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ABSTRACT

The research project identifies discrete ideas, topics, and concepts appropriate to an interdisciplinary plan for consumer education, K-adult, and assigned sequence program objectives to them. The overall goal for consumer education is stated "to help the individual achieve a satisfying life style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions." Seven subgoals are listed and their accompanying concepts organize the presentation: (1) American Economic System, with five topics; (2) Use of Money, with five topics; (3) Goods and Services, with eight topics; (4) Influences on Producers and Consumers, with five topics; (5) Credit, with five topics; (6) Rights and Responsibilities, with five topics; (7) Values and Life Styles, with five topics. Concept and topic objectives are listed under elementary, secondary, and adult categories, and are also broken down into grade levels. Project background, overview, and literature search are discussed. Appended are: project correspondence and draft materials; a compilation of curriculum objectives, concepts, and goals listed under the seven concept headings; a 49-page bibliography of resource materials for the student and teacher, categorized by concept headings; and draft materials from the Consumer Education Task Force. (LH)

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CONCEPTS, TOPICS AND OBJECTIVES FOR
CONSUMER EDUCATION,
K-ADULT

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Introduction

A major issue today in consumerism is the lack of education among consumers. Without adequate information, consumers face enormous problems in efficient and satisfying marketplace decision-making. Unfortunately, the results of poor decision-making are evident. Fraudulent schemes cost California consumers and legitimate businesses millions of dollars each year.[1] National consumer debt totals 180.5 billion dollars; personal bankruptcies from the overextended use of credit numbered 155,643 in the year 1973.[2] The latest 1974 Nielsen Report states that 10% of the U.S. population qualifies for bankruptcy,[3] at a time when the predicted 1975 midyear unemployment rate will be 7½ to 8%. Many people nearing and declaring bankruptcy are victims of their own lack of knowledge of wise buying practices and responsible credit use. There is a need to develop an awareness of various consumer alternatives in order to obtain maximum benefit and satisfaction from available resources and this marketplace awareness includes not only economic considerations, but also those of a social, political and moral nature.

The President's Committee on Consumer Interest described the purposes of consumer education.

> "The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system."[4]

Few people question the need for consumer education. The Task Force on Consumer Education of the Education Commission of the States strongly supports consumer education in its July 1973 research report. However, instruction is not a universally implemented part of every state's educational program. Only the two states of Illinois and Hawaii mandate a consumer education course, Illinois requiring one semester of instruction and Hawaii a two week "mini-course". Other states (Alabama, Arizona, Louisiana, Nevada and Oregon) mandate a course in economics which may or may not include consumer economics. Pennsylvania requires schools to offer a consumer education course if there is sufficient student demand.

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[1] Warren G. Magnuson and Jean Carper, The Dark Side of the Marketplace, Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1968.

[2] 1974 Finance Facts Yearbook, National Consumer Finance Association, p.74.

[3] Introductory remarks by Stan Benson, Vice President and Manager of Consumer Credit Counselors of Los Angeles, at December 17, 1974 meeting of the State Department of Education Task Force on Consumer Education.

[4] Suggested Guidelines for Consumer Education, grades K-12", The President's Committee on Consumer Interest, November 1970.

The increasing awareness in California for the need for consumer education gained impetus in September 1970 with the creation of the Department of Consumer Affairs charged with the responsibility to carry out a variety of activities including the promotion of consumer education within the schools. In March 1972 the department, cooperating with the State Department of Education, held the first state-wide conference to examine consumer problems and to outline roles of govenment and education agencies. There was further impetus with the passage of Assembly Concurrent Resolution number 41 in the California State Legislature in May 1973. This resolution urged "all boards of education, all public school administrators and all teachers of all California school districts to place a high priority on programs in consumer education...." In June 1973, another Assembly Concurrent Resolution requested the Department of Education and the Department of Consumer Affairs to jointly conduct a study of current consumer education programs offered in the public schools. During the 1974 legislative session, Senate Bill 1599 mandated the Superintendent of Public Instruction to develop one-semester curriculum in consumer economics for grades seven through twelve.

The June 1973 survey of current consumer education programs reveals the student exposure to consumer education is very limited. Although consumer education is not comprehensively included in all disciplines, it has been a vital part of home economics curriculum for many years and well-designed programs have been developed to assist students in maximizing their consumer competencies. Seventy-five percent of the existing consumer education effort is taught primarily at the senior high school level and usually in consumer-homemaking courses, followed by social studies, industrial arts industrial education and business courses.[5] The effectiveness of these courses is limited by the student enrollment. Also, many teachers have been inclined to teach buymanship and practices considered to be economical.[6] However, facts concerning best buys soon become obsolete due to rapidly changing technology.

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[5] G. Allan Holmes, "Plan to Address Consumer Education in the Elementary Schools and A Strategy for In-Service Education", Monograph from the State Department of Education. 1974.

There is a need to expand and integrate consumer education into other disciplines allowing all students to become knowledgeable and discriminating consumers. An inclusive consumer education program needs to be developed for elementary schools. Emphasis placed on early secondary levels will allow students who terminate their formal education before graduation to develop skill in addressing consumer decisions and problems. Much coordinated effort is still necessary before there will be relevent curriculum aimed at skills, attitudes and understandings which contribute to personal and consumer satisfactions plus social responsibility. Dr. Wilson Riles, Superintendent of Public Instruction, California State Department of Education, stated:

> "It is our goal in consumer education to help the individual improve his role as an allocator of resources and as a purchaser-consumer of the world's products -- to help him achieve a satisfying life-style that is in harmony with his world. And that education must begin as early as possible."[7]

Consumer education presents an enormous challenge for educators and must begin now.

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[6] Helen M. Thal and Lois J. Guthrie, "Dynamics of Teaching", Journal of Home Economics, Vol. 61, No. 10 (December 1969) pp. 35-40

[7] Excerpt from the Foreward presented by Wilson Riles in "Curriculum Design for Consumer Education, Kindergarten through Grade Fourteen," California State Department of Education, 1974.

Project Overview and Evaluation

The intent of this research project was the identification of discreet ideas, topics or concepts appropriate to an interdisciplinary plan addressing consumer education, as well as the identification of developmentally sequence program objectives for each discreet idea, topic or concept. The following issues were the basis for this project.

1. Economic theory (see "American Economic System")
2. Consumer rights and responsibilities (see "Rights and Responsibilities")
3. Money management (see "Uses of Money")
4. Fraud (see "Rights and Responsibilities")
5. Marketplace decision-making (see "Values and Life Styles")
6. Advertising (see "Influences on Producers and Consumers")
7. Buymanship of goods and services (see "Goods and Services")
8. Finance and credit (see "Credit")

The following objectives were stated for the project:

1. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of economic theory. ("American Economic System")

This objective was met. Refer to pages 19-28 for the identification of topics and program objectives.

2. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of consumer rights and responsibilities. ("Rights and Responsibilities")

This objective was met. Refer to pages 75-85 for the identification of topics and program objectives.

3. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of money management. ("Uses of Money")

This objective was met. Refer to pages 29-39 for the identification of topics and program objectives.

4. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of fraud. ("Rights and Responsibilities")

This objective was met. Refer to pages 75-85 for the identification of topics and program objectives.

5. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of marketplace decision making. ("Values and Life-Styles")

This objective was met. Refer to pages 86-96 for the identification of topics and program objectives.

6. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of advertising. ("Influences Upon Producers and Consumers")

This objective was met. Refer to pages 57-63 for the identification of topics and program objectives.

7. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of buymanship of goods and services. ("Goods and Services")

This objective was net. Refer to pages 40-56 for the identification of topcs and program objectives.

8. By December 31, 1974, there will be identified not less than three discreet topics or concepts in consumer education from the issue of finance and credit. ("Credit")

This objective was met. Refer to pages 64-74 for the identification of topics and program objectives.

Procedure:

Project research began with a literature search at the California State Libary, Department of Consumer Affairs Resource Reference Files, State Department of Education in Sacramento and the various libraries (Main, Law and Agriculture Economics) available at the University of California at Davis. Research findings came from assorted journals, law reviews and curriculum guides. Refer to the section titled "Literature Review" for research conclusions and the Appendix for a compilation of consumer education curriculum goals, objectives and activities.

It was evident after initial research that project issues were not discrete nor harmonious with the efforts by the State Department of Education Task Force on Consumer Education. Following discussion with supervising project personnel, the Principal Investigator submitted a letter to Dr. Orville E. Thompson requesting approval to coordinate research efforts with Task Force directions. (Refer to Appendix A) There was agreement from both the State Department of Education and the University of California at Davis, and focal issues became the same as the Task Force's determined consumer education concepts and topics.

Project participation included attending the scheduled monthly meetings with the State Department of Education Task Force on Consumer Education as well as providing input to the Age-Span Objectives Committees. The Principal Investigator met on a regular basis with the Elementary and Secondary Objectives Committees and supplied written input to the Adult Committee.

In order to keep the project's supervising personnel appraised of progress, there were regular meetings with Mr. G. Allan Holmes at the State Department of Education, Vocational Education, as well as Dr. Orville E. Thompson and Dr. Sylvia Lane at the University of California, Davis. There were also two jointly-held interim report meetings with Mr. Holmes, Dr. Thompson and Dr. Lane.

During the project, University resource persons supplied invaluable ideas on program objectives, content, wording and format. This expertise and Task Force suggestions were the basis for the included developmental sequences of program objectives for each consumer concept topic. The sequencing extends beyond the Elementary, Secondary and Adult catagories to include the age spans K-3, 4-6, 7-8, 9-12 and Adult.

In order to provide resource background for the concepts, topics and program objectives, a listing of books, booklets, pamphlets and leaflets has been included although not designated as part of the project.

Limitations:

1. Timing of the project was such that project research occurred simultaneous to Task Force work. An earlier beginning date would have allowed greater contribution to the group.
2. The project scope was limited to those concepts, topics and program objectives identified by the Task Force.
3. Due to the project scope, there is still a need to develop instructional objectives, illustrative examples of teacher and student activities, as well as evaluation methods.
4. Resource listings were limited to printed materials, with reading abilities indicated whenever possible.

Recommendations:

Before a state-wide guide for an interdisciplinary infusion can be finalized, the following recommendations need to be reviewed and considered:

1. That provision be made to develop instructional objectives stated in behavioral terms consistent with established program objectives.
2. That provision be made to develop illustrative teacher and student activities appropriate for each grade span and program objective included within this project.
3. That provision be made to develop evaluative methods appropriate for each grade span and program objective within this project. .
4. That provision be made to update the developed resource listing to include audio-visual media materials.
5. That provision be made to develop pre- and in-service training for prospective consumer educators.

Literature Search

Interest in consumer problems has expanded greatly and is a focal point for the consumer movement, which is acknowledged by many to be one of the most significant social movements of this century.[1] "Consumerism", a word coined to reflect accumulating consumer grievances, has called attention to product misrepresentation, product failures and a lack of satisfaction with remedies to consumer complaints.[2] Dissatisfaction within the marketplace is evidenced by the many consumer publications, the numbers of active consumer organizations, the numbers of complaints to consumer bureaus in government and industry, and the increasing wage demands to help consumers maintain their "standard of living".

Knowledgeable consumers will influence marketplace accountability and a viable consumer education program will aid in this process. Contrary to some fears that consumer education courses are antibusiness, these programs are pro-consumer, placing emphasis on informed decision-making within a competitive market. (Morse, 1972; Weissman, 1970). Without some product information, consumers are in a vulnerable position as they attempt to meet consumption wants and needs.

> "Lack of full knowledge of product characteristics will normally prevent a consumer from acquiring that combination of goods of greatest benefit to him. An error in estimating the characteristics of a product will lead to preference patterns with respect to goods which do not accurately reflect preferences as to qualities."[3]

However, the dissemination of knowledge of good buymanship cannot by itself alter consumer dissatisfactions. As Thal and Guthrie (1969), Uhl (1970) and Scherf (1972) report, many consumer education programs have emphasized buymanship so as to improve the consumer's ability to act as a purchaser or consumer of those products and services he deems most likely to enhance his well being".[4] But consumer dissatisfaction remains and thus far consumer education has been an inefficient method of improving marketplace performance.

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[1] Ralph Nader, Editor. The Consumer and Corporate Accountability. New York: Harcourt, Brace Jovanovich, Inc., 1973, p.2

[2] J. M. Juran. "Consumerism and Product Quality", Quality Progress.

[3] Robert L. Birmingham. "The Consumer as King: The Economics of Precarious Sovereignty", Case Western Reserve Law Review. 20 (February 1969) 366.

Consumption does not take place within a vacuum. Consumer decisions not only affect the individual, but also upon the economy, society and environment. Broader definitions of consumer education include this interdependency. Uhl and Armstrong (1971) define consumer education as "educational and informational investments in the human agent's capabilities for performing those consumer roles associated with directing economic activity, satisfying public and private wants and improving economic performance in the marketplace."[5]

Consumer issues now concern not only individual decisions within the marketplace, but also the consequences of consumer decisions upon society. Changes toward this approach increased with an awareness of "negative consumption", a term that Givens (1972) uses to describe the consumption of items that individuals don't want, an example of which is the "consumption" of pollution. Negative consumption is a result of increasing scarcities in resources, expanding demand beyond these resources and accumulation of unrecycled waste products.[6] Consumer education has a definite role of integrating consumer decision-making with social responsibility and as Scherf (1972) describes, becomes a process of value-sorting search behavior.

Other consumer issues and topics identified as desirable elements of consumer education include: fraud and deceptive advertising (Fetterman and Kabot, 1972; Morse, 1972); consumer protection (Armstrong and Uhl, 1971; Morse, 1972); quality of family life and home environment (Hurt and Alexander, 1969); the consumer in the economy (Armstrong and Uhl, 1971); management and family income (Hurt and Alexander, 1969; Armstrong and Uhl, 1971; Fetterman and Kabot, 1972); consumer welfare for low-income families (Morse, 1972; Brown and Dimsdale, 1973); credit (Armstrong and

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[4] Wesley D. Seitz. "Consumer Education as the Means to Attain Efficient Market Performance", *Journal of Consumer Affairs*. 6 (Winter 1972), 199.

[5] Joseph N. Uhl and Jan Armstrong. "Adult Consumer Education Programs in the U.S.", *Journal of Home Economics*, 63 (November 1971) 591.

[6] Richard A. Givens. "The Future of 'Consumerism'", *The Record of the Association of the Bar of the City of New York*. 29 (April 1974) 385.

Uhl, 1971; Fetterman and Kabot, 1972); saving and investment, insurance, taxes, food consumption, clothing and household soft goods, housing and shelter, durables (equipment, appliances, furniture), transportation, consumer services, leisure, education, consumer health, consumer organization, and consumer information (Armstrong and Uhl, 1971).

Despite what appears to be a comprehensive listing of consumer issues and topics, Morse (1971) and Davis (1974) report that there is no unanimous agreement as to what consumer education encompasses and who is responsible for these programs. Weissman (1970), Davis (1974) and Goetting (1974) agree that most teachers' background in consumer education is weak and must include more than personal marketplace experiences. A concerted effort in teacher training will strengthen courses and expand the number of delivery subjects already identified by Davis (1974) as consumer-oriented; home economics, business and office education, distributive education and social studies.

Few people question the need for consumer education. As Nappi (1973) aptly states, it is a common fallacy to think that as children grow, they automatically learn to function as consumers. Wells (1965) reports that by the age of five or six, children are already involved in a consumer role, and many receive small amounts of money from an allowance or gifts to spend as they choose. By the age of ten, the child is performing in the consumer role with much independence and maturity. Thus, according to Nappi (1973), a child's experiences can be related to consumer education programs in the elementary grades providing assistance when these young consumers purchase, save, read advertisements and labels, compare prices and use goods and services.

It is hoped that comprehensive consumer education directed at all ages will enable students to gain satisfactions from the considered use of personal and environmental resources, to achieve a fulfilling lifestyle harmonious with their world.

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GOAL

The goal of consumer education is to help the individual achieve a satisfying life style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Sub Goals	Concepts	Topics
I. Understanding the marketplace and its relationship to society and individuals.	AMERICAN ECONOMIC SYSTEM	Property Rights Distribution of Income The Role of Markets The Role of Profits The Role of Government
II. Understanding the use of money as a medium of exchange.	USE OF MONEY	Purchasing Saving Investing Insuring Contributing (donations, taxes)
III. Understanding the factors to be considered when selecting and using goods and services.	GOODS AND SERVICES	Food Clothing Shelter Household Furnishings and Equipment Education Health Goods and Services Transportation Leisure
IV. Understanding advertising and merchandising methods and objectives.	INFLUENCES ON PRODUCERS AND CONSUMERS	Wants and Needs Advertising Merchandising
V. Understanding the credit system.	CREDIT	Types Establishing Uses Cost Problems
VI. Understanding the rights and responsibilities of producers and consumers.	RIGHTS AND RESPONSIBILITIES	Legislation Regulation Redress and Communication Information Advocacy
VII. Understanding the relationship of life styles and values to consumer planning and decision-making.	VALUES AND LIFE STYLES	Decision-making Value Clarification Personal Goals and Life Styles Planning and Budgeting Environment and Quality of Life

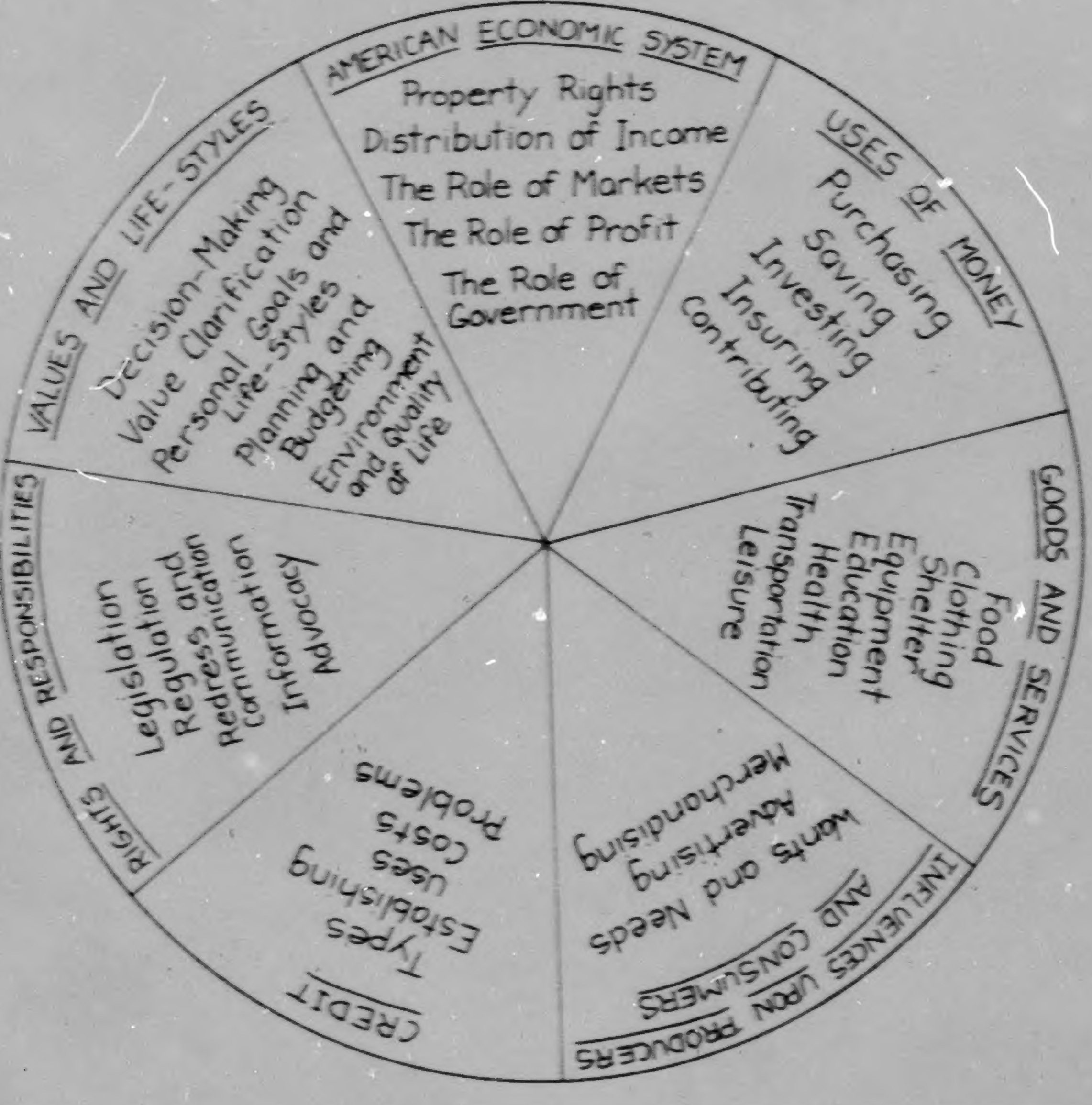
CONSUMER EDUCATION

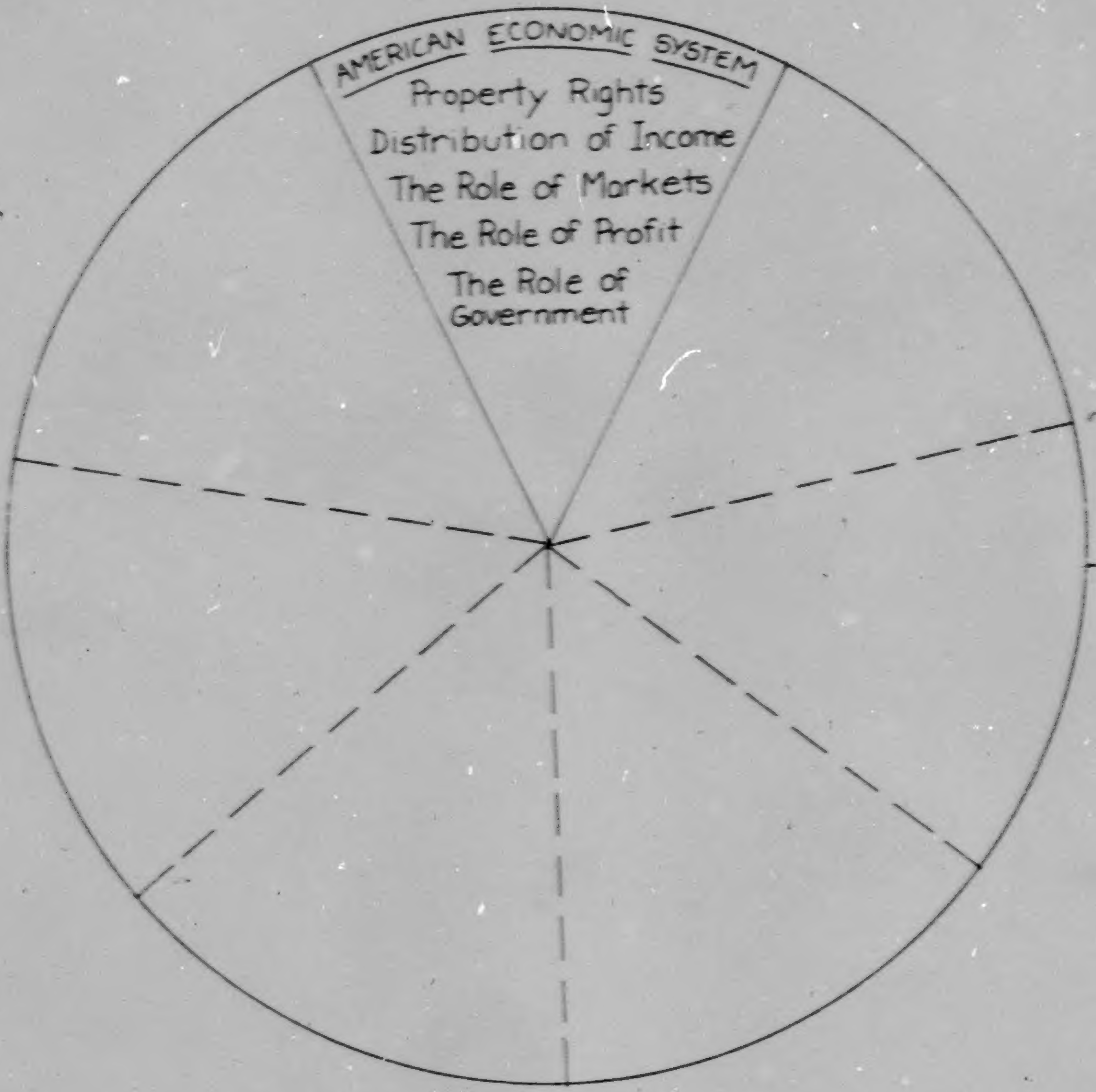
CONCEPT OBJECTIVES

	ELEMENTARY	SECONDARY	ADULT
American Economic System Subgoal: Understanding the marketplace and its relationship to society and individuals.	Students should acquire vocabulary and knowledge for developing an awareness of the basic characteristics of the American economic system.	Students should develop an understanding of principles operating within the American economic system.	Students should understand and be able to analyze the basic operations which distinguish the American economic system from other systems.
Uses of Money Subgoal: Understanding the use of money as a medium of exchange.	Students should be aware of the types of exchanges that involve money or money substitutes. Students should be aware of the advantages and responsibilities in money exchanges.	Students should understand and evaluate money uses.	Students should be able to evaluate the relationship between the acquisition of resources available from productive work or use of money (savings, investments, etc.) and the expenditure of resources.
Goods and Services Subgoal: Understanding the factors to be considered selecting and using goods and services.	Students should be aware of factors to be considered for selecting and using goods and services.	Students should develop an understanding of quality, usability, cost, maintenance, durability, advantages, disadvantages, consequences for selecting and using goods and services.	Students should understand and be able to apply factors to be considered for selecting and using goods and services.

	ELEMENTARY	SECONDARY	ADULT
Influences on Producers and Consumers Subgoal: Understanding advertising and merchandising methods and objectives.	Students should develop an awareness of the factors which influence producers. Students should be aware of how advertising and merchandising influence the wants and provide information to the consumer.	Students should understand the techniques designed to influence consumption and use. Students should develop an understanding of motivations to production.	Students should be able to analyze social and business techniques which influence personal wants and recognize those wants and needs inherent in a desired and satisfying life-style.
Credit Subgoal: Understanding the credit system.	Students should be aware of the responsibility inherent in various types of exchanges that involve a delayed payment.	Students should understand that the use of credit is a resource for obtaining goods and services which involves responsibilities.	Students should understand that the use of credit may be a valuable economic resource to satisfy wants.
Rights and Responsibilities Subgoal: Understanding the rights and responsibilities of producers and consumers.	Students should develop an awareness of their rights and responsibilities within the marketplace.	Students should understand and exercise their consumer rights and accept the responsibilities associated with those rights.	Students should be able to utilize their consumer rights and responsibilities to promote consumer interests within the marketplace.

	ELEMENTARY	SECONDARY	ADULT
Values and Life-Styles Subgoal: Understanding the relationship of life-styles and values to consumer planning and decision-making.	Students should be aware that decisions about the use of resources reflect differences in individual and family values, goals and wants.	Students should understand that individual and family life-styles are a reflection of values, goals and consumer decisions.	Students should be able to evaluate the effect of values, goals, wants and consumer decisions upon individual and family life-styles.


AMERICAN ECONOMIC SYSTEM
Property Rights
Distribution of Income
The Role of Markets
The Role of Profit
The Role of Government
USES OF MONEY
Purchasing
Saving
Investing
Insuring
Contributing
GOODS AND SERVICES
Food
Clothing
Shelter
Equipment
Education
Health
Transportation
Leisure
INFLUENCES UPON PRODUCERS AND CONSUMERS
Wants and Needs
Advertising
Merchandising
CREDIT
Types
Establishing
Uses
Costs
Problems
RIGHTS AND RESPONSIBILITIES
Legislation
Regulation
Redress and Communication
Information
Advocacy
VALUES AND LIFE-STYLES
Decision-Making
Value Clarification
Personal Goals and Life-Styles
Planning and Budgeting
Environment and Quality of Life


AMERICAN ECONOMIC SYSTEM
Property Rights
Distribution of Income
The Role of Markets
The Role of Profit
The Role of Government

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the marketplace and its relationship to society and individuals.

Concept: AMERICAN ECONOMIC SYSTEM

Topic: Property Rights

Elementary	Secondary	Adult
-Students should be aware that there are both public and private sectors which serve the needs of society.	-Students should understand the rights of personal ownership and distribution of goods and services. -Students should develop the ability to distinguish features of the legal forms of business enterprises (i.e., sole proprietorship, partnership, corporation, and cooperative).	-Students should be able to analyze the various forms of ownership within the private and public sectors.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of types of marketplaces within the community.	-Students should be aware that there are both public and private sectors which serve the needs of society.	-Students should understand the rights of personal ownership and distribution of goods and services.	-Students should develop the ability to distinguish features of the legal forms of business enterprises (i.e., sole proprietorship, partnership, corporation and cooperative).	-Students should be able to analyze the various forms of ownership within the private and public sectors.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the marketplace and its relationship to society and individuals.

Concept: AMERICAN ECONOMIC SYSTEM

Topic: Distribution of Income

Elementary	Secondary	Adult
Students should be aware of those elements which affect the uneven income distribution in the United States.	-Students should recognize the distributions of income in the United States. -Students should understand the economic sources of income for the public and private sectors within the national economy (i.e., wages, interests, rents and profit for the private sector and taxes for the public sector). -Students should recognize programs available for distributing income more equitably within the economic system.	-Students should be able to evaluate the effects of the programs for equitable income distribution.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware that income is unevenly distributed.	-Students should become aware of those influences affecting income (i.e., employment, education, etc.).	-Students should recognize the distributions of incomes in the United States.	-Students should understand the economic sources of income for the public and private sectors within the national economy (i.e., wages, interests, rents and profit for the private sector, and taxes for the public sector). -Students should recognize programs available for distributing income more equitably within the economic system.	-Students should be able to evaluate the effects of the programs for equitable income distribution.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the marketplace and its relationship to society and individuals.

Concept: AMERICAN EC[illegible]YSTEM

Topic: The Role of Markets

Elementary	Secondary	Adult
-Students should become aware of the relationship and interdependence of producers and consumers. -Students should develop an awareness of the functions and effects of labor organizations and management on the economy. -Students should develop an awareness of opportunity costs.	-Students should understand the circular nature of the economy (i.e., the circular flow of goods, services and money). -Students should understand the relationship of supply and demand and the operation of competitive markets. -Students should understand the roles and effects of labor organizations and management on the economy. -Students should recognize the interdependence of foreign countries in international trade.	-Students should be able to analyze fluctuations in prices and the effects upon consumers and producers. -Students should be able to evaluate the role of business in production (i.e., what to produce, how to produce, how mich to produce and who is to receive the product).

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of the relationship between producers and consumers.	-Students should be aware of the circular nature of exchanges made for goods and services. -Students should be aware of the effect of supply and demand on producers and consumers. -Students should develop awareness of the functions and effects of labor organizations and management on the economy. -Students should develop an awareness of opportunity costs.	-Students should recognize the circular nature of the economy (i.e., the circular flow of goods, services and money.). -Students should understand the relationship of supply and demand and the operation of competitive markets. -Students should recognize how scarcity affects the use and distribution of resources among members of society.	-Students should understand the relationship of the circular nature of the economy to pricing and consumer purchasing. -Students should understand the roles and effects of labor organization and management on the economy. -Students should recognize the interdependence of foreign countries in international trade.	-Students should be able to evaluate the role of business in production (i.e., what to produce, how to produce, how much to produce and who is to receive the product). -Students should understand the basis for allocating goods and services. -Students should be able to evaluate the effect of labor and management groups on the economy. -Students should be able to evaluate opportunity costs.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the marketplace and its relationship to society and individuals.

Concept: AMERICAN ECONOMIC SYSTEM

Topic: The Role of Profits

Elementary	Secondary	Adult
-Students should be aware of the need for profit as an incentive for maintaining a business. -Students should be aware of the relationship between income, expenses and profit. -Students should become aware of how market prices are established.	-Students should recognize the nature of and need for profit as an incentive for the risks in expanding and maintaining a business. -Students should understand the economic effects on consumers of increased and decreased business profit. -Students should recognize how prices are established (i.e., price equals wage plus interest plus rent plus profit-risk premium).	-Students should understand profit as a necessary and primary motivator for entering, expanding and maintaining a business. -Students should be able to evaluate the effects of profit upon the consumer. -Students should understand how prices are established.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of the nature of "profit" in terms of income and expenses.	-Students should develop an awareness of the need for profit as an incentive for maintaining a business. -Students should be aware of how market prices are established.	-Students should recognize the nature of and need for profit as an incentive for the risks in expanding and maintaining a business.	-Students should understand the economic effects on consumers of increased and decreased business profit. -Students should recognize how prices are established (i.e., prices equal wage + interest + rent + profit-risk premium).	-Students should understand profit as a necessary and primary motivator for entering, expanding and maintaining a business. -Students should be able to evaluate the effects of profit on the consumer. -Students should be able to understand and analyze factors which contribute to the price of a product or service (i.e., land, labor, capital and entrepreneurship; structure of industry; and governmental restrictions).

Goal

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Subgoal

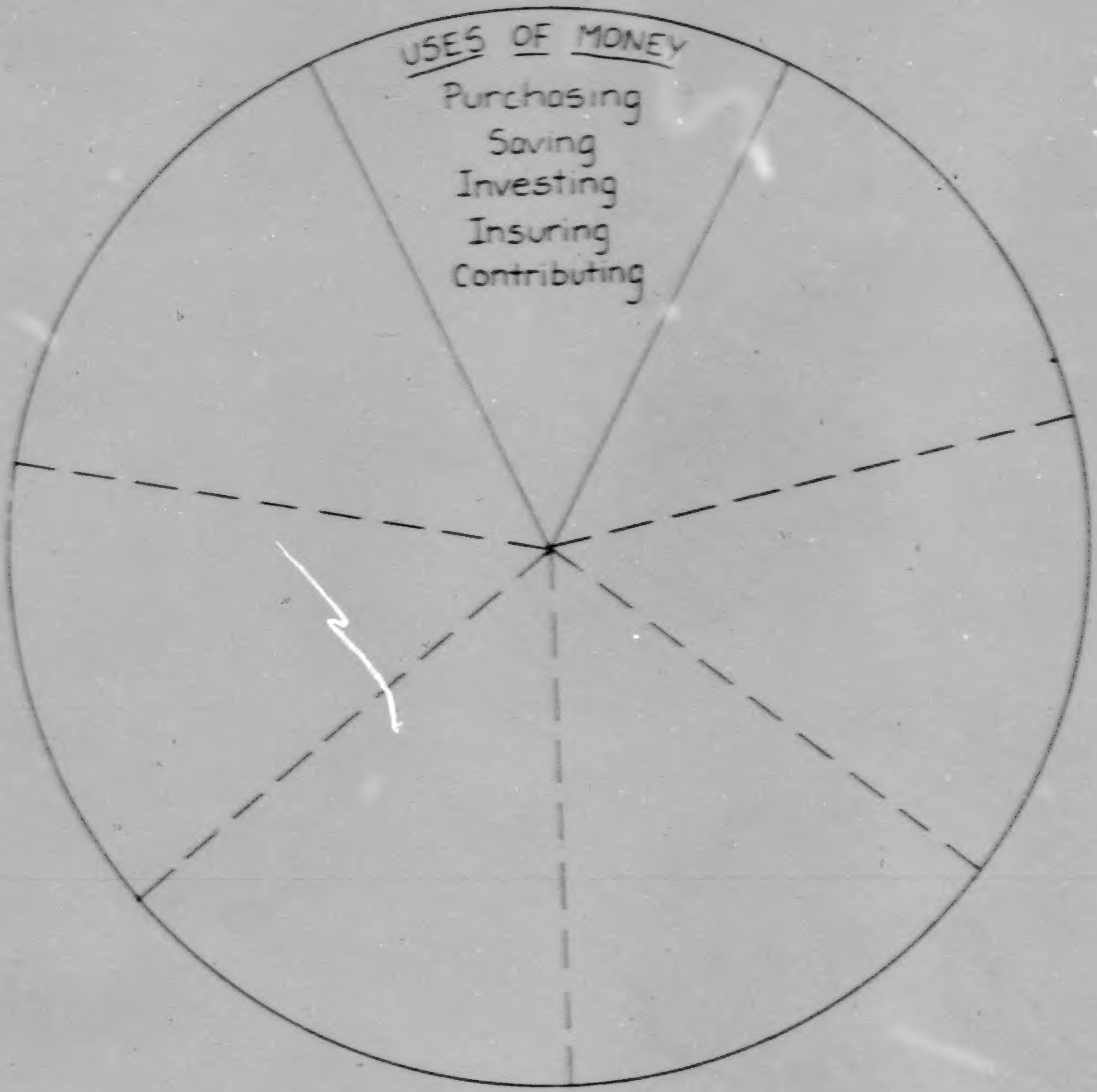
Understanding the marketplace and its relationship to society and individuals.

Concept: AMERICAN ECONOMIC SYSTEM

Topic: The Role of Government

Elementary	Secondary	Adult
-Students should be aware of the role of government how it affects the economy and protects the rights of citizens and corporate bodies.	-Students should understand the roles, effects and actions of the government in the economy (i.e., legislator, regulator, employer, purchaser, fiscal and monetary policy maker).	-Students should be able to evaluate comparative economic systems. -Students should be able to analyze the effects of government upon economic fluctuations, private and government-owned business and taxation policies.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of the need for rules and laws to protect the rights of others.	-Students should be aware of government regulation for protecting the rights of citizens and corporate bodies. -Students should be aware of the effect of government on the economy.	-Students should recognize the roles of government in the economy (i.e., Legislator, regulator, employer, purchaser, fiscal and monetary policy maker). -Students should develop an awareness of taxation as a source of government's income.	-Students should understand the roles of government in the economy. -Students should understand the role and effects of government in controlling economic fluctuations through monetary and fiscal policy (i.e., inflation, deflation, recession and stagflation). -Students should be able to analyze the methods of government to influence the economic goals of growth, nearly full employment of resources, stable prices, equitable income distribution, freedom and justice). -Students should recognize governmental methods for implementing and enforcing to protect the rights of citizens and business.	-Students should be able to evaluate the governmental activities in controlling economic fluctuations through monetary and fiscal policy. -Students should be able to evaluate the methods of government to influence the economic goals of growth, nearly full employment of resources, stable prices, equitable income distribution, freedom and justice. -Students should be able to evaluate the influences government can have in the establishment of private and government-owned business. -Students should be able to analyze taxation as it relates to an individual or private business enterprise.


USES OF MONEY
Purchasing
Saving
Investing
Insuring
Contributing

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the use of money as a medium of exchange.

Concept: USES OF MONEY

Topic: Purchasing

Elementary	Secondary	Adult
-Students should acquire vocabulary, knowledge and facts for distinguishing among selections in making purchases. -Students should develop shopping skills which allow optimum dollar use (i.e., minimizing information and search costs).	Students should develop the ability to effectively appraise potential purchases on the basis of search costs quality, price, available sources as well as personal values, income and intended use.	Students should develop effective use of the elements of wise "buymanship" and utility maximization which include the ability to determine when, where, how and whether to purchase goods and services.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of a relationship between spending and acquiring goods and/or services.	-Students should acquire vocabulary, knowledge and facts for distinguishing among selections in making purchases and develop shopping skills which allow optimum dollar use.	-Students should develop effective use of personal resources and knowledge in the selection of goods and services.	-Students should develop the ability to effectively appraise potential purchases on the basis of quality, price, available sources as well as personal values, income and intended use.	-Students should develop the effective use of the elements of wise "buymanship" and utility maximization which include the ability to determine when, where, how and whether to purchase goods and services.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the use of money as a medium of exchange.

Concept: USES OF MONEY

Topic: Saving

Elementary	Secondary	Adult
-Students should be aware of potential financial benefits and constraints of savings deposited in financial institutions.	-Students should understand the ways in which savings deposited in financial institutions produce financial returns for the consumer and economic growth for society. -Students should be able to develop practices in the use of savings plans that maximize satisfaction based upon one's life-sytle, values, goals, present and future wants, and life-cycle stage.	-Students should be able to evaluate the purposes for saving and analyze the considerations to be made in selecting a suitable savings plan.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of reasons for saving and locations in the community where consumers save money.	-Students should be aware of potential financial benefits and constraints of savings deposited in financial institutions.	-Students should be aware of a relationship between economic security and the choice of life-style and career.	-Students should understand the ways on which savings deposited in financial institutions produce returns for the consumer and eco-growth for society. -students should be able to develop practices in the use of savings plans that maximize satisfaction based upon one's life-style, values, goals, present and future wants, and the life-cycle stage.	-Students should be able to evaluate the purposes for saving and analyze the considerations to be made in selecting a satisfying savings plan.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the use of money as a medium of exchange.

Concept: USES OF MONEY

Topic: Investing

Elementary	Secondary	Adult
-Students should be aware of potential benefits and constraints of investments in alternative types of financial programs.	-Students should be able to distinguish the features and methods of various investments which would assist in achieving short and long-term financial goals. -Students should understand advantages and disadvantages of investments as alternatives to economic security.	-Students should be able to evaluate the level of risk involved in various types of investments (financial, property, educational, time) to achieve short- and long-term goals.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of the projective nature of "investment".	-Students should be aware of potential advantages and disadvantages of investments in various financial programs for different families with different life-styles.	-Students should be able to recognize the basic feature differences among investment methods (i.e., personal investment, money-market instruments).	-Students should be able to distinguish the features of various investment programs which would assist in achieving short- and long-term financial goals based upon life-style, present and future needs, income and stage of the life-cycle. -Students should understand advantages and disadvantages of investments as alternatives to economic security.	-Students should be able to evaluate the level of risk involved in various types of investments (financial, property, educational, time) to achieve short- and long-term goals.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the use of money as a medium of exchange.

Concept: USES OF MONEY

Topic: Insuring

Elementary	Secondary	Adult
-Students should become aware of personal risks and the types of insurance protecting against these risks.	-Students should understand advantages and disadvantages of insurance in providing economic security. -Students should be able to analyze features of various insurance programs as related to an individual's or family's life-style, financial responsibilities and income.	-Students should be able to evaluate the suitability of insurance protection programs as related to an individual's or family's present and future life-style, financial responsibilities and income.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of risks to personal safety and property.	-Students should develop an awareness of insurance types designed to protect against personal risks.	-Students understand advantages and disadvantages of insurance forms in providing economic security.	-Students should be able to analyze features of various insurance programs as related to individual's or family's life-style, financial responsibilities and income.	-Students should be able to evaluate the suitability of insurance programs as related to an individual's or family's present and future life-style, financial responsibilities and income.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

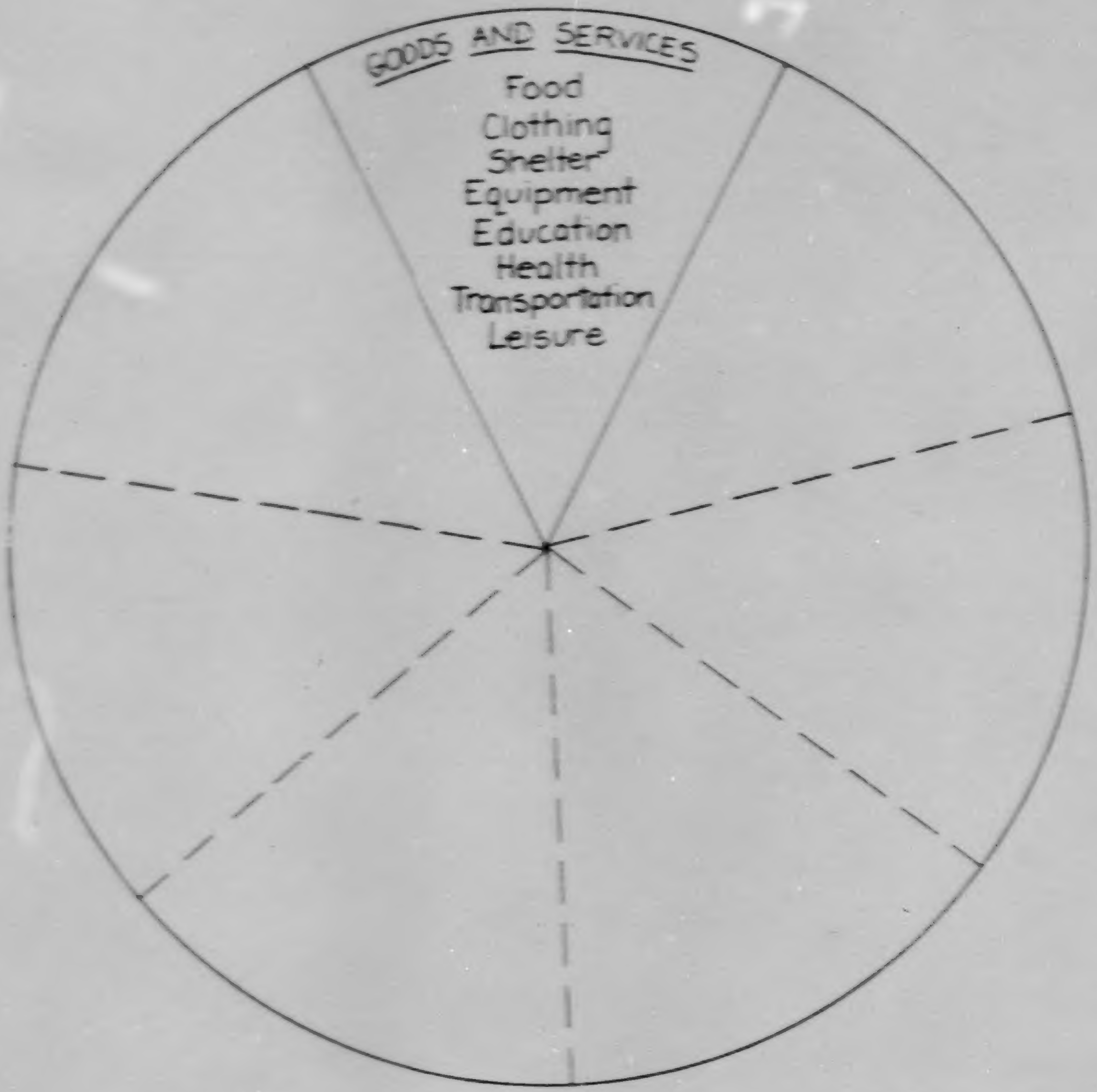
Understnading the use of money as a medium of exchange.

Concept: USES OF MONEY

Topic: Contributing and Taxes

Elementary	Secondary	Adult
-Students should be aware of public services provided by taxes and contributions which benefit the people in the community.	-Students should recognize the broad social benefits provided to all citizens through contributing to charity. -Students should understand the relationship of public demand for additional benefits and services from government and the need for further taxes. -Students should understand detailed procedures used by taxpayers to determine individual taxes.	-students should be able to evaluate the social benefits provided by "public service" organizations and groups when considering to make a charitable donation. -Students should understand the way taxes are assessed and used in a democratic system of government. -Students should be able to utilize detailed procedures required to determine an individual's tax burden.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of public services available in the community.	-Students should be aware that taxation and charity provide public services which benefit citizens in the community.	-Students should recognize the broad social benefits provided to all citizens through taxes and charity contributions.	-Students should be able to recognize the effectiveness of "public service" organizations. -Students should be able to analyze the relationship of public demand for additional government benefits and services to the need for increased taxes. -Students should understand the detailed procedures used to determine an individual's tax burden.	-Students should be able to evaluate the social benefits provided by "public service" organizations and groups when considering to make a charitable donation. -Students should understand tax assessment and usage. -Students should be able to utilize detailed procedures required to determine an individual's tax burden.


GOODS AND SERVICES
Food
Clothing
Shelter
Equipment
Education
Health
Transportation
Leisure

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Food

Elementary	Secondary	Adult
-Students should be aware of nutritional differences in foods to maintain health. -Students should be aware of food source alternatives (i.e., grocery, restaurants, gardens and food stands). -Students should be aware of food laveling and quality selection.	-Students should be able to analyze food selection and nutritional benefits in relationship to one's life-style. -Students should understand alternative sources of food and apply management skills to the available resources. -Students should develop a knowledge of food labeling and quality selection guidelines.	-Students should be able to evaluate the nutritional and preference differences when selecting foods to maintain health. -Students should be able to evaluate alternative food sources and apply management skills to the available resources. -Students should be able to analyze and utilize food labeling and quality selection guidelines.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should develop an awareness of foods and alternatives in food sources (i.e., grocery stores, restaurants, gardens, food stands, etc.).	-Students should be aware of nutritional differences in foods to maintain health.	-Students should develop a knowledge of nutrition, food labeling and quality selection guidelines.	-Students should be able to analyze food selection and nutritional benefits in relationship to one's life-style. -Students should understand alternative sources of food and apply management skills to the available resources.	-Students should be able to evaluate nutritional and preference differences when selecting foods to maintain health. -Students should be able to evaluate alternative food sources and apply management skills to the available resources. -Students should be able to evaluate and utilize food labeling and quality selection guidelines.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Clothing

Elementary	Secondary	Adult
-Students should be aware that clothing selection depends upon many factors (i.e., care, intended use, fashion, fads and life-style). -Students should be aware of available retail outlets in the community that offer different merchandise, services and prices.	-Students should understand the relationship of wardrobe planning, selection and care to wants and optimum dollar use. -Students should be able to understand and utilize labels and purchase guidelines (i.e., construction, fabric, finishes and design). -Students should recognize the factors that affect price and the alternative market sources.	-Students should be able to evaluate dollar use in relation to wardrobe planning, selection, care, personal wants, and resources. -Students should be able to analyze and utilize labels and selection guidelines (information on construction, fabric, finishes and design) to maximize personal satisfaction with clothing. -Students should be able to evaluate the factors that affect price and the alternative market sources.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of types of clothing.	-Students should develop an awareness that clothing selection depends upon many factors (i.e., care, intended use, fashion, fade and life-style).	-Students should recognize the factors that affect price of clothing and accessories and the alternative market sources	-Students should understand the relationship of wardrobe planning, selection and care to wants and optimum dollar use. -Students should be able to understand and utilize labels and purchase guidelines (i.e., constuction, fabric, finishes and design).	-Students should be able to evaluate dollar use in relation to wardrobe planning, clothing selection and care to personal wants, needs and resources. -Students should be able to analyze and utilize labels and clothing selection guidelines (information on construction, fabric, finishes and design) to maximize personal satisfaction with clothing.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Shelter

Elementary	Secondary	Adult
-Students should be aware of various types of housing. -Students should become aware that there are advantages and disadvantages of renting versus owning various types of housing. -Students should be aware of individual and family wants and resources affecting housing selection.	-Students should recognize alternate types of housing. -Students should understand advantages and disadvantages of renting versus owning various forms of housing. -Students should understand legal rights and responsibilities of the tenant, landlord and homeowner. -Students should understand individual and family wants and resources affecting housing selections.	-Students should be able to evaluate housing alternatives in relation to the individual's and family's wants and resources.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of various types of housing.	-Students should become aware that there are advantages and disadvantages of renting versus owing various types of housing. -Students should be aware of individual and family wants and resources affecting housing selection.	-Students should recognize the alternate forms of housing.	-Students should understand advantages and disadvantages of renting versus owning various forms of housing. -Students should be able to recognize the legal rights and responsibilities of the tenant, landlord and homeowner. -Students should understand individual and family wants and resources affecting housing selections.	-Students should be able to evaluate the advantages and disadvantages of renting versus owning various forms of housing in terms of individual and family wants and resources. -Students should understand the legal rights and responsibilities of the tenant, landlord and homeowner. -Students should understand the process involved in the purchase and sale of shelter.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Household Furnishings and Equipment

Elementary	Secondary	Adult
-Students should be aware of differences in attitudes toward selection of equipment. -Students should be aware of useful criteria for the purchase and care of equipment.	-Students should understand the influence of values, goals, and life-style in household furnishings and equipment selection. -Students should be able to analyze standard and extra features on household furnishings and equipment in terms of cost, potential use, care, maintenance, durability and ego-satisfaction.	-Students should be able to evaluate influence of values, goals, needs and life-style on equipment selection decisions. -Students should be able to evaluate standard and extra features on equipment.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of differences in attitudes toward selection of equipment.	-Students should be aware of useful criteria in planning for and purchasing equipment.	-Students should recognize the influence of values, goals, needs and life-style in household furnishings and equipment selection.	-Students should be able to analyze standard and extra features on household furnishings and equipment in terms of cost, potential use, care, maintenance, durability and ego-satisfaction.	-Students should be able to evaluate the influence of values, goals, needs and life-style on equipment selection decisions. -Students should be able to evaluate standard and extra features on equipment.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Education

Elementary	Secondary	Adult
-Students should be aware of the variety of educational sources and opportunities within the community.	-Students should be able to understand and utilize a variety of educational sources and opportunities relating to educational, vocational and leisure pursuits. -Students should understand that money spent on education is an investment.	-Students should be able to evaluate the time and money spent on education in terms of an investment in future earnings and satisfactions.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware that education can take place in more than one setting.	-Students should be aware of a variety of educational sources and opportunities with the community.	-Students should understand that there are a variety of educational sources and opportunities.	-Students should be able to evaluate a variety of educational sources and opportunities as related to employment potential.	-Students should be able to evaluate the time and money spent on education in terms of an investment in future earnings and satisfactions.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Health Goods and Services

Elementary	Secondary	Adult
-Students should be aware of the available health services and products. -Students should be aware of types of fraudulent health practices. -Students should be able to assess the claims of supplementary health aids and cosmetic products.	-Students should develop a knowledge of available health services and products. -Students should develop a knowledge of fraudulent health practices. -Students should be able to analyze the claims of supplementary health aids and cosmetic products.	-Students should be able to evaluate available health services, information sources and products. -Students should develop an understanding of fraudulent health goods and practices. -Students should be able to evaluate the purchase influences for supplementary health aids and cosmetic products.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of available health services and products.	-Students should be aware of the types of fraudulent health practices. -Students should be able to assess the claims of supplementary health aids and cosmetic products.	-Students should develop a knowledge of available health services and products.	-Students should be able to utilize available health services and information sources to maintain the best possible health, recognizing those practices considered to be fraudulent. -Students should be able to evaluate the claims of supplementary health aids and cosmetic products.	-Students should be able to evaluate available health services, information sources and products. -Students should develop an understanding of fraudulent health goods and practices. -Students should be able to evaluate purchase influences for supplementary health aids and cosmetic products.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Transportation

Elementary	Secondary	Adult
-Students should be aware of various forms of transportation. -Students should recognize influences that affect the selection of public or private transportation.	-Students should be able to understand the factors that influence the selection of public or private transportation. -Students should understand the costs of transportation ownership (such as fuel, maintenance, financing and insurance). -Students should understand the ecological impact of public and private transportation systems. -Students should understand the legal rights and responsibilities in the use of public and private transportation.	-Students should be able to analyze personal transportation needs and utilize the form of transportation suitable to one's available resources and life-styles. -Students should be able to analyze the ownership costs of personal transportation (i.e., fuel, maintenance, financing and insurance). -Students should be able to evaluate the ecological impact of the various forms of transportation. -Students should understand the legal rights and responsibilities in the use of public and private transportation.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of the various forms of transportation.	-Students should recognize influences that affect the selection of public or private transportation.	-Students should understand the ecological impact of public and private transportation systems.	-Students should understand the factors influencing the selection of public and private transportation. -Students should understand the costs of transportation ownership (such as fuel, maintenance, financing and insurance). -Students should understand the legal rights and responsibilities in the use of public and private transportation.	-Students should be able to analyze personal transportation needs and utilize the form of transportation suitable to one's available resources and lifestyle. -Students should be able to evaluate the ownership costs of transportation (i.e., fuel, maintenance, financing and insurance). -Students should be able to evaluate the ecological impact of the various forms of transportation. -Students should understand the legal rights and responsibilities when contracting for maintenance, finance and insurance for transportation needs.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

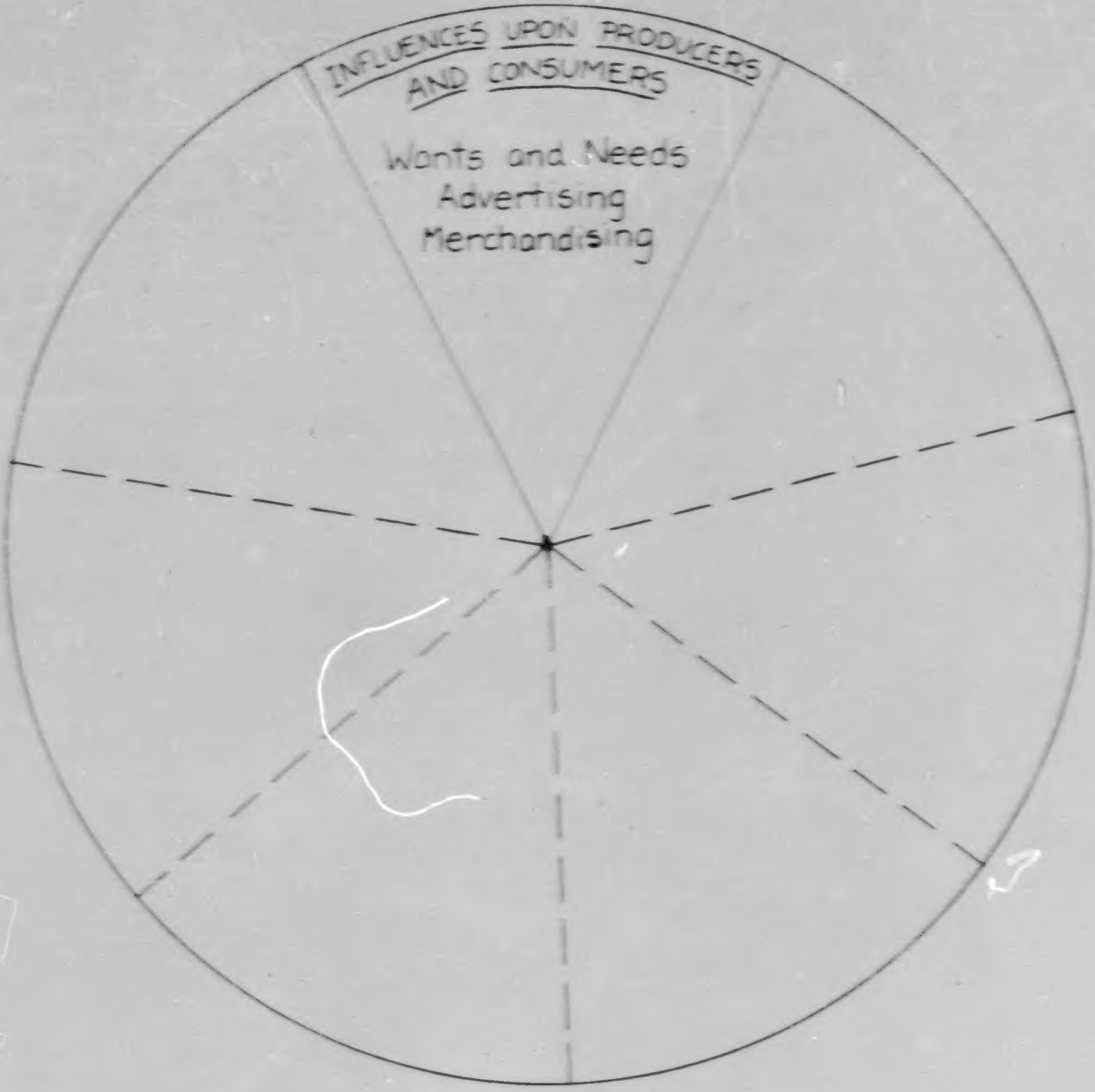
Understanding the factors to be considered when selecting and using goods and services.

Concept: GOODS AND SERVICES

Topic: Leisure

Elementary	Secondary	Adult
-Students should be aware of leisure time activities and related costs. -Students should be aware of community resources available for leisure activities. -Students should be aware of the effect of leisure time activities on the individual, family, community and environment. -Students should be aware of the interrelationship of occupations, resources and leisure time.	-Students should understand the effect of leisure time and activities on the individual, family, community and environment. -Students should understand the interrelationship of careers, leisure, values and income. -Students should be able to recognize available community resources and their related costs for leisure activities.	-Students should be able to evaluate the effect of leisure time and activities on the individual, family, community and environment. -Students should be able to evaluate leisure alternatives and costs in relation to an individual's or family's values, income and financial plans.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of leisure time activities and related costs.	-Students should be aware of the effect of leisure time activities on the individual, family, community and environment. -Students should be aware of the interrelationship of occupations, resources and leisure time.	-Students should understand the effect of leisure time and activities on the individual, family, community and environment.	-Students should be able to understand the relationship of careers, leisure, values and income. -Students should be able to recognize community resources and their related costs for leisure activities.	-Students should be able to analyze the effect of leisure time and activities on the individual, family, community and environment. -Students should be able to evaluate leisure alternatives and costs in relation to an individual's or family's values, income and financial plans.


INFLUENCES UPON PRODUCERS AND CONSUMERS
Wants and Needs
Advertising
Merchandising

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding advertising and merchandising methods and objectives.

Concept: INFLUENCES ON PRODUCERS AND CONSUMERS

Topic: Wants and Needs

Elementary	Secondary	Adult
-Students should become aware of the basic differences between necessities and luxuries as related to life-styles. -Students should become aware that wants are individual and may differ from those of others.	-Students should be able to distinguish between their wants and needs as determined by life-styles and goals. -Students should understand the effects of social and business influences on priorities of wants.	-Students should be able to analyze influences upon an individual's or family's wants as related to life-style.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of differences between necessities and luxuries.	-Students should be able to recognize that economic and social wants differ among individuals and life-styles.	-Students should be able to distinguish between wants and needs as determined by their personal goals and life-styles.	-Students should understand the effects of social and business influences on the priorities of wants. -Students should understand the relationship between business success and an individual's want-fulfillment.	-Students should be able to analyze influences upon an individual's or family's wants as related to life-style.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding advertising and merchandising methods and objectives.

Concept: INFLUENCES ON PRODUCERS AND CONSUMERS

Topic: Advertising

Elementary	Secondary	Adult
-Students should become aware of the social and psychological appeals in advertising. -Students should be aware that advertising can be informative, motivational or misleading. -Students should be aware that there are ways in which individuals are protected from fraudulent advertising.	-Students should recognize that most advertising is aimed at fulfilling wants. -Students should be able to recognize fraudulent advertising and appropriate regulation needs for protecting public interests. -Students should understand that social and psychological advertising appeals affect personal motivations, buying habits, and perceptions of desired life-style and standard of living.	-Students should be able to assess and evaluate the effect of advertising claims upon personal and family satisfactions and life-styles.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of personal responses to advertising appeals. -Students should become aware of advertising's role as motivator and communication agent between business and the consumer.	-Students should be aware of the social and psychological appeals in advertising. -Students should be aware that advertising can be informative, motivational or misleading.	-Students should recognize that most advertising is aimed at fulfilling wants. -Students should develop a knowledge of the social and psychological appeals in advertising directed toward teenagers. -Students should develop the ability to recognize fraudulent advertising and appropriate regulation needs for protecting the public interest.	-Students should understand how social and psychological advertising appeals affect personal motivations, buying habits, and perceptions of desired life-style and standard of living.	-Students should be able to assess and evaluate the effect of advertising claims upon personal and family satisfactions and life-style.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

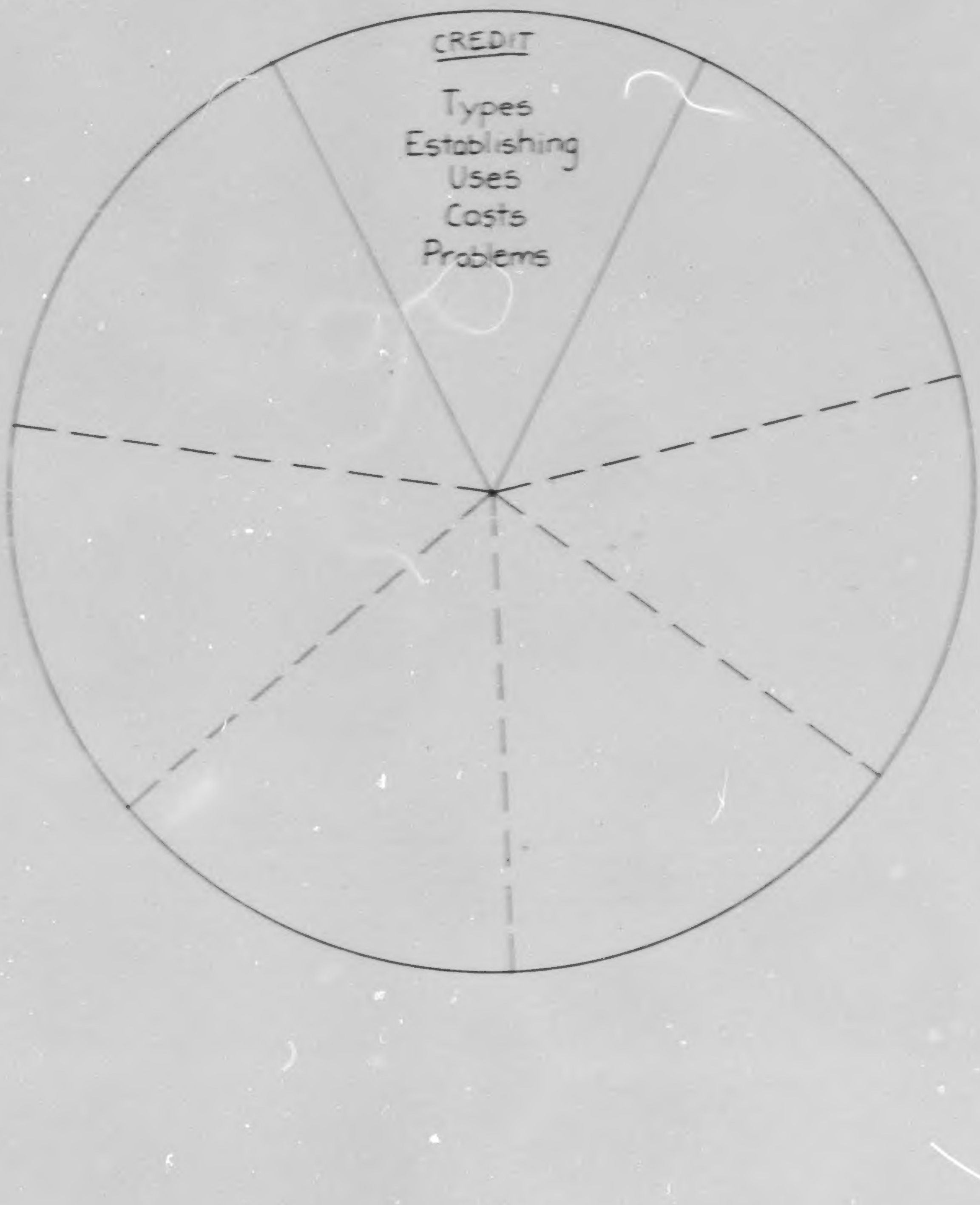
Understanding advertising and merchandising methods and objectives.

Concept: INFLUENCES ON PRODUCERS AND CONSUMERS

Topic: Merchandising

Elementary	Secondary	Adult
-Students should become aware of promotional techniques used to influence consumer purchasing decisions.	-Students should understand the merchandising methods and the desired and actual effects upon consumers.	-Students should be able to evaluate merchandising techniques and the effects upon consumer choice.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of mass merchandising (i.e., food chains, franchises) and its influence upon consumer behavior.	-Students should become aware of promotional techniques used to influence consumer purchasing decisions.	-Students should be able to recognize personal response to merchandising methods and factors which counter these methods.	-Students should understand the social and economic effects of merchandising on the producer and consumer. -Students should be able to identify fraudulent merchandising techniques.	-Students should be able to evaluate the impact of merchandising and franchising on producer and consumer behavior in the marketplace.


CREDIT
Types
Establishing
Uses
Costs
Problems

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the credit system.

Concept: CREDIT

Topic: Types

Elementary	Secondary	Adult
-Students should be aware that there are various types of credit available from different sources, each with certain advantages and disadvantages.	-Students should be able to distinguish between various forms and purposes of credit in terms of immediate and future needs.	-Students should be able to evaluate the different types and sources of credit.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of credit as a means of postponing payments for goods and services received.	-Students should become aware that there are various types of credit available from different sources.	-Students should recognize advantages and disadvantages of the types of credit available depending upon the borrower's needs.	-Students should be able to distinguish between various forms and purposes of credit in terms of immediate and future needs.	-Students should be able to evaluate the different types and sources of credit.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the credit system.

Concept: CREDIT

Topic: Establishing

Elementary	Secondary	Adult
-Students should be aware of the components and information required in establishing credit.	-Students should understand the procedures necessary for establishing credit.	-Students should understand the general conditions and procedures required for establishing and maintaining credit (and a credit rating), with special awareness that varying legal rights and obligations can be required ob debtors and creditors.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of the relationship of establishing credit to personal reliability.	-Students should be aware of information required in establishing credit.	-Students should recognize the significance and responsibilities involved with credit.	-Students should understand the methods used in the establishment of credit.	-Students should understand the general conditions and procedures required for establishing and maintaining credit (and a credit rating) and the varying legal rights and obligations that can be required of debtors and creditors.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the credit system.

Concept: CREDIT

Topic: Uses

Elementary	Secondary	Adult
-Students should become aware of the results of credit use upon the individual and family	-Students should understand advantages and disadvantages in using credit to accomplish goals and maintain a satisfying life-style.	-Students should be able to evaluate available options to the use of credit and select the appropriate vendor of credit to satisfy wants.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of reasons and responsibilities involved in borrowing and lending resources	-Students should become aware of the effect of credit upon consumer purchasing power and the welfare of the individual and family.	-Students should recognize the limitations incurred with the use of future income to satisfy present wants.	-Students should understand that credit is a tool for accomplishing goals and maintaining a satisfying life-style.	-Students should be able to evaluate available options to the use of credit and select the appropriate vendor of credit to satisfy wants.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the credit system.

Concept: CREDIT

Topic: Costs

Elementary	Secondary	Adult
-Students should be aware that the use of credit adds to the cost consumers pay for purchases	-Students should understand the importance of shopping for credit since credit costs vary among sources, amount of credit extended, degree of risk and type of credit agreement.	-Students should be able to analyze the true costs of credit in terms of increased costs of goods and services, commitment of future income and alternative goods and services that could have been purchased.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware that money-substitute services often cost consumers extra money.	-Students should become aware that credit is not free and that costs of credit will be part of the purchase agreement.	-Students should recognize that credit costs vary among financial sources and may be expressed in several manners (i.e., dollar amount, annual percentage rate or per cent per month).	-Students should understand the importance of shopping for credit since credit costs vary among sources, amount of credit extended, degree of risk and type of credit agreement.	-Students should be able to evaluate the true cost of goods and services, commitment of future income and the alternative goods and services that could have been purchased.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

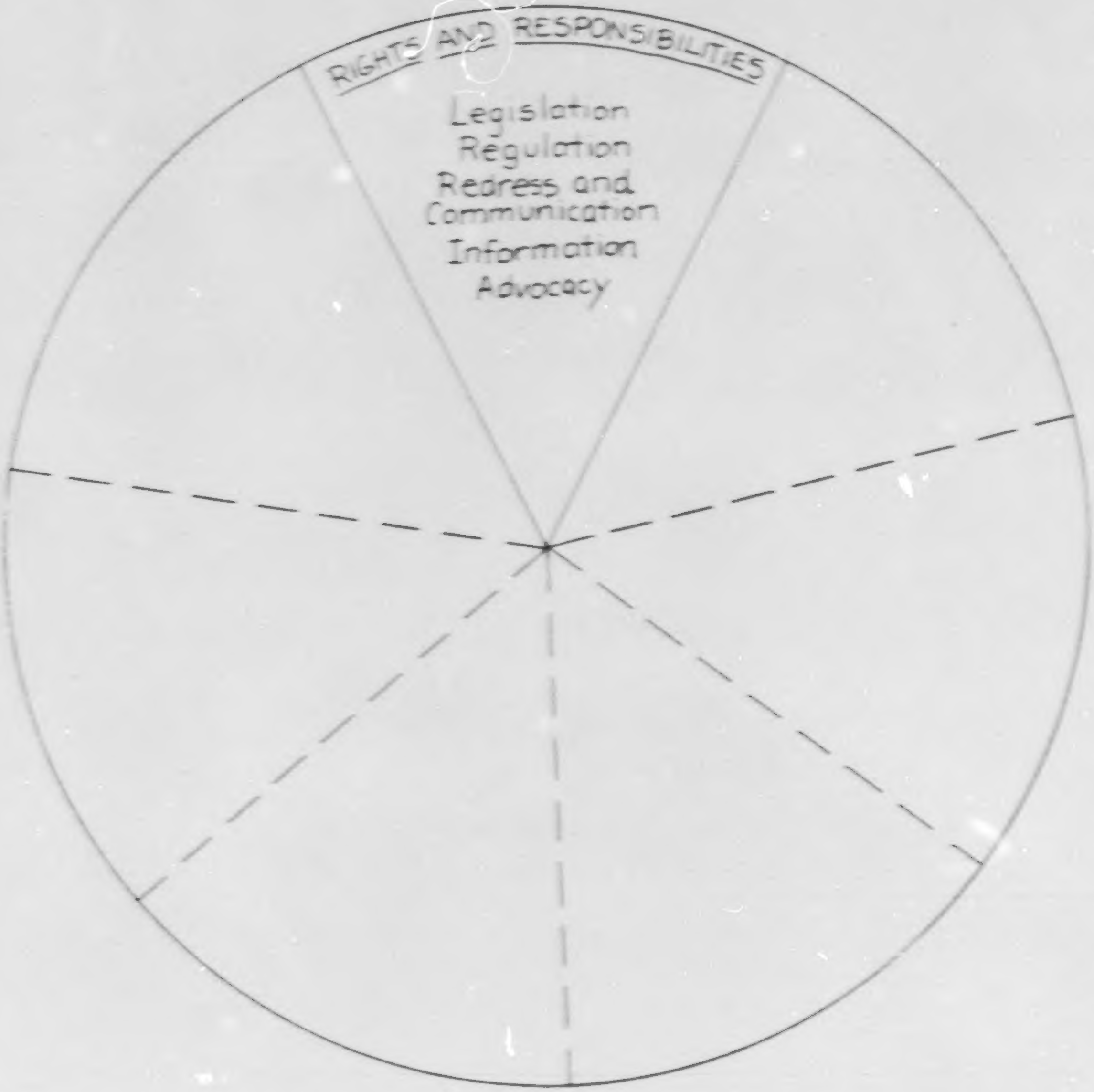
Understanding the credit system.

Concept: CREDIT

Topic: Problems

Elementary	Secondary	Adult
-Students should be aware of the risks and resulting consequences when lending and/or borrowing money.	-Students should understand the pitfalls and consequences involved in using credit. -Students should understand their legal rights and obligations when using credit.	-Students should be able to analyze the relationship of over-extending credit, circumstances preventing individuals from meeting financial obligations and bankruptcy.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of the risks and resulting consequences when lending and/or borrowing money.	-Students should become aware of disadvantages in lending and/or borrowing money when unanticipated problems prevent meeting financial obligations.	-Students should understand the pitfalls and consequences involved when using credit.	-Students should recognize their legal rights and obligations when using credit.	Students should be able to analyze the relationship of overextending credit, circumstances preventing individuals from meeting financial obligations and bankruptcy.


RIGHTS AND RESPONSIBILITIES
Legislation
Regulation
Redress and Communication
Information
Advocacy

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the rights and responsibilities of producers and consumers.

Concept: RIGHTS AND RESPONSIBILITIES

Topic: Legislation

Elementary	Secondary	Adult
-Students should develop an awareness that there are federal, state and local safeguards which protect the consumer.	-Students should understand federal, state and local laws and legislative processes which safeguard consumer rights.	-Students should be able to evaluate the effect of federal, state and local legislation upon consumer rights.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should develop an awareness of the need for protecting one's rights as a consumer.	-Students should develop an awareness that there are federal, state and local laws which protect the consumer.	-Students should recognize legislative processes available for initiating and supporting consumer interest laws.	-Students should understand the federal, state and local laws and legislative processes which safeguard consumer rights.	-Students should be able to analyze the effect of federal, state and local legislation upon consumer rights.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the rights and responsibilities of producers and consumers.

Concept: RIGHTS AND RESPONSIBILITIES

Topic: Regulation

Elementary	Secondary	Adult
-Students should be aware of fraudulent schemes, deceptive practices, misleading sales approaches and types of health quackery which may be prevalent in the community.	-Students should understand the legal rights, laws and regulations and agencies available for consumer protection against misleading trade practices.	-Students should be able to apply, analyze and utilize existing legal rights and protection laws to safeguard against injustices in the marketplace.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware of the need for protecting consumer rights.	-Students should develop an awareness of fraudulent schemes and deceptive practices, misleading sales approaches and types of health quackery that may be prevalent in the community.	-Students should recognize the available community sources of protection against fraudulent schemes and deceptive sales practices.	-Students should understand the legal rights, laws and agencies available for consumer protection.	-Students should be able to analyze and utilize legal rights and protection laws to safeguard against injustices in the marketplace.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the rights and responsibilities of producers and consumers.

Concepts: RIGHTS AND RESPONSIBILITIES

Topic: Redress and Communication

Elementary	Secondary	Adult
-Students should develop an awareness of procedures for communicating preferences, satisfactions and grievances to the business community and to proper authorities.	-Students should develop a knowledge of the consumer agencies which assist consumers in achieving satisfaction with complaints. -Students should understand effective procedures for communicating preferences, satisfactions and grievances to the business community and to the proper authorities.	-Students should be able to utilize appropriate agencies procedures and/or legal rights necessary to communicate preferences, satisfactions and grievances to the business community and consumer and regulatory agencies.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should develop an awareness of the nature of consumer complaints.	-Students should develop an awareness of procedures for communicating needs, preferences, satisfactions, and grievances to the business community and the proper authorities.	-Students should develop a knowledge of the roles of consumer agencies.	-Students should recognize available community consumer agencies which assist consumers in achieving satisfaction with complaints. -Students should understand effective procedures for communicating needs, preferences, satisfactions and grievances to the business community and to the proper authorities.	-Students should be able to utilize appropriate agencies procedures and/or legal rights necessary to communicate preferences, satisfactions, and grievances to the community and to the proper authorities.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the rights and responsibilities of producers and consumers.

Concept: RIGHTS AND RESPONSIBILITIES

Topic: Information

Elementary	Secondary	Adult
-Students should be aware that there are various sources of information (i.e., parents, friends, media, etc.). -Students should become aware of the relationship of information and probably satisfaction derived from goods and services.	-Students should be able to recognize, analyze and use consumer information sources.	-Students should be able to evaluate and utilize information available from various sources as it relates to one-s wants and purchasing decisions.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware that the better informed they become prior to purchasing, the more satisfaction they should derive as a consumer of goods and services.	-Students should become aware of various consumer information sources in making purchasing decisions.	-Students should acquire the knowledge of consumer information sources and how these relate to personal or family wants and purchases.	-Students should understand the types of information and their relationship to the consumer's right to full and accurate information. -Students should be able to recognize, analyze and use consumer information sources.	-Students should be able to evaluate and utilize information from various sources as it relates to one's needs and purchasing decisions.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

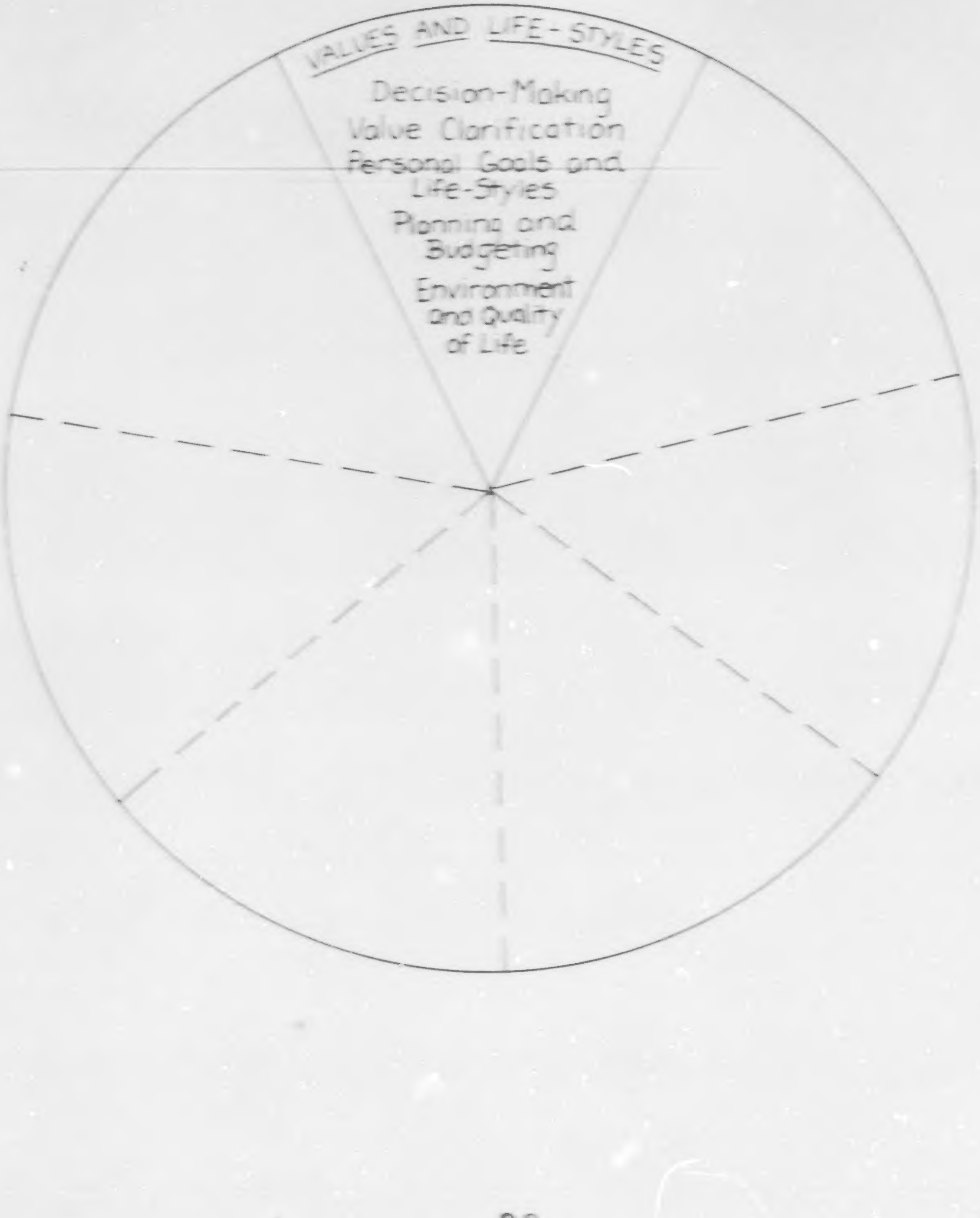
Understanding the rights and responsibilities of producers and consumers.

Concept: RIGHTS AND RESPONSIBILITIES

Topic: Advocacy

Elementary	Secondary	Adult
-Students should be aware that interests may differ among groups.	-Students should develop a knowledge of consumer groups which influence the government to protect the consumer and provide an effective voice conveying consumer interests and preferences to business and government.	-Students should be able to evaluate the roles and effectiveness of consumer interest groups.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware that interests may differ among groups.	-Students should be aware of the existence of groups that represent consumer interest to business and government.	-Students should recognize ways in which various interest groups have aided consumers through representation to business and government.	-Students should develop a knowledge on consumer groups which influence the goverment to protect the consumer and provide an effective voice conveying consumer interests and preferences.	-Students should be able to evaluate the roles of consumer interest groups which have the responsibility of protecting public interests.


VALUES AND LIFE-STYLES
Decision-Making
Value Clarification
Personal Goals and Life-Styles
Planning and Budgeting
Environment and Quality of Life

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the relationship of life styles and values to consumer planning and decision-making.

Concept: VALUES AND LIFE-STYLES

Topic: Decision-Making

Elementary	Secondary	Adult
-Students should be aware of the alternatives and consequences of decision-making.	-Students should understand that the decision-making process involves consideration of available, outside influences, goals, priorities, values and possible consequences.	-Students should be able to evaluate alternatives and consequences when making a consumer decision. Students should understand and be able to analyze conditions that influence and/or constrain decision-making processes.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of the limited resources and unlimited wants for the use of those resources. -Students should become aware of available alternatives and consequences when making a purchase decision.	-Students should be aware of elements which attempt to influence decision-making. -Students should be aware of the factors to be considered when making decisions affecting only the individual as opposed to decisions affecting the family or others. -Students should be aware of the differences in factors to be considered when making inexpensive and expensive purchases.	-Students should recognize that decisions will be reflections of their value systems.	-Students should understand that the decision-making process involves consideration of resources available, outside influences, goals, priorities, values and possible consequences.	-Students should be able to utilize the decision making process when weighing alternatives and probable consequences when faced with a consumer decision. -Students should be able to evaluate alternatives and consequences when making a consumer decision. -Students should understand and be able to analyze conditions that influence and/or constrain decision-making processes.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the relationship of life styles and values to consumer planning and decision-making.

Concept: VALUES AND LIFE-STYLES

Topic: Value Clarification

Elementary	Secondary	Adult
-Students should be aware of personal values and life-styles.	-Students should understand how each individual and family develops a value system based upon social and cultural background. -Students should understand that their values will reflect influences from the family, community and society in which they live.	-Students should be able to understand and perceive personal values and resources in relation to individual or family short- and long-term goals.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware that values and life-styles are personal.	-Students should be aware of how their values and life-styles affect consumer decisions.	-Students should understand how each individual and family develops a value system.	-Students should understand that their values will reflect influences from the family, community and society in which they live.	-Students should be able to understand and perceive personal values, goals and resources in relation to individual or family short- and long-term goals.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the relationship of life styles and values to consumer planning and decision-making.

Concept: VALUES AND LIFE-STYLES

Topic: Personal Goals and Life-Styles

Elementary	Secondary	Adult
-Students should be aware that personal goals affect consumer behavior and influence life-styles.	-Students should understand ways in which accurate perception of values, goals and resources can give individuals and families freedom to choose the most satisfying life-style.	-Students should be able to evaluate the relationship of values, goals and life-styles to individual and family consumer behavior. -Students should be able to evaluate how resource use increases the potential for achieving a choice of life-style.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should be aware that personal goals affect consumer behavior.	-Students should be aware of the effect of cultural, social and economic influences upon life-styles.	-Students should recognize the relationship of goals to life-styles.	-Students should understand ways in which accurate perception of values, goals and resources can give individuals and families freedom to choose the most satisfying life-style.	-Students should be able to evaluate the relationship of values, goals and life-styles to individual and family consumer behavior. -Students should be able to evaluate how resource use increases the potential for achieving a choice of life-style. -Students should be able to adapt values and goals to changing situations and various stages of the life cycle.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the relationship of life styles and values to consumer planning and decision-making.

Concept: VALUES AND LIFE STYLES

Topic: Planning and Budgeting

Elementary	Secondary	Adult
-Students should develop an awareness that planning and budgeting may be important for the realization of one's values and goals.	-Students should understand that planned use of resources based upon a realistic appraisal of goals, priorities and commitments will better enable them to achieve their desired life-style. -Students should understand that any plan for use of available resources can and should be reviewed for possible redirection to best serve changes in goals and priorities.	-Students should understand that an individual's or family's level of living is affected by a pattern of spending and be able to develop a plan for the use of resources that establishes priorities based on one's values, goals and present or future income.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of the role of planning when buying, selling, saving or borrowing.	-Students should be aware that planning and budgeting may be important for the realization of one's values and goals.	-Students should be able to relate the use of a spending plan to personal satisfaction received from accomplishment of goals.	-Students should understand that planned use of resources based upon a realistic appraisal of goals, priorities and commitments will better enable them to achieve their desired life-style. -Students should understand that any plan for use of available resources can and should be reviewed for possible redirection to best serve changes in goals and priorities.	-Students should understand that an individual's or family's level of living is affected by a pattern of spending and be able to develop a plan for the use of resources that establishes priorities based on one's values, goals and present or future income.

Goal

The goal of consumer education is to help the individual achieve a satisfying life-style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions.

Subgoal

Understanding the relationship of life styles and values to consumer planning and decision-making.

Concept: VALUES AND LIFE STYLES

Topic: Environment and Quality of Life.

Elementary	Secondary	Adult
-Students should be aware of environmental problems and the relationship between environmental resources and the quality of life desired now and in the future. -Students should be able to recognize the effects of consumption patterns on the environment and the economy.	-Students should understand that their values and life-styles can affect the quality of the environment. -Students should understand that the need for environmental protection and resource conservation and allocation may conflict with personal goals, values and life-styles.	-Students should be able to evaluate environmental problems and personal values in relationship to environmental resources and the quality of life desired now and in the future. -Students should be able to evaluate present world-wide and personal wants, convenience, preference, and consumption patterns upon the economy and present and future environmental costs.

K - 3	4 - 6	7 - 8	9 - 12	Adult
-Students should become aware of environmental problems within the community. -Students should become aware of natural resource limitations.	-Students should be aware of the relationship between environmental resources and the quality of life desired now and in the future. -Students should be able to recognize the effects of consumption patterns on the environment and the economy.	-Students should understand that their values and lifestyles can affect the quality of the environment.	-Students should understand that the need for environmental protection and resource conservation and allocation may conflict with personal goals, values and lifestyles.	-Students should be able to evaluate environmental problems and personal values in relationship to environmental resources and the quality of life desired now and in the future. -Students should be able to evaluate present world-wide and personal wants, convenience, preference, and consumption patterns upon the economy and present and future environmental costs.

Appendix A

Correspondence for Concept Change

TO: O.E. Thompson, Chairman
Applied Behavioral Sciences
University of California, Davis

FROM: Mary T. Weaver, Postgraduate Researcher
Consumer Education Research Project
University of California, Davis

RE: Consumer Issues within Research Project

I have had the opportunity to research literature for concepts and objectives addressed to consumer issues in established consumer education programs. I have also met with the State Consumer Education Task Force members charged with determining concepts and objectives for the future California State Framework for Consumer Education.

At the September 18, 1974 Task Force meeting, members adopted the concepts and topics to be further developed. Following the meeting, I spoke with Mr. Allan Holmes, manager of the task force, and expressed concern that the newly accepted concepts were not consistent with those in the original contracted research project here at UC Davis. Mr. Holmes expressed approval for my research efforts to parallel those of the State Task Force.

In order to maintain a workable and harmonious approach to future Consumer Education curricula and to facilitate my role of providing input to the Task Force, I recommend that the issues named in the original proposal on page two be changed to read:

1- economic system
2- uses of money
3- goods and services
4- influences on producers and consumers
5- credit
6- rights and responsibilities
7- values and life styles

This change will greatly assist my efforts in this project, particularly when meeting with the tree Objectives Committees. I trust that these consumer issues meet with your approval.

cc. S. Lane
A. Holmes

Appendix B

Compilation of Curriculum Objectives, Concepts and Goals

Compilation of Representative
Curriculum Goals, Objectives and Concerns

AMERICAN ECONOMIC SYSTEM: Interdependence of Economic Units

Identify the interrelationship of the consumer, business and government.

Explain how one is a consumer of goods and services.

Identify ways in which one acts as a consumer and producer in the economy.

Analyze the role of teenage consumption in the total economy.

Recognize the circular flow of goods, services and money.

Assess the effects of economic conditions on the consumer.

Recognize the dependence of consumers upon business to satisfy economic wants and needs.

Relate basic components and operation of the economic system to one's role as consumer, producer and citizen.

Analyze ways in which consumer saving and investment help provide capital for business and industrial expansion.

Identify ways in which consumer saving, investing and borrowing influence the United States economy.

AMERICAN ECONOMIC SYSTEM: Resource Allocation

Recognize that the nature of society's economic system is determined by available resources, technology, institutions and values.

Recognize that unlimited wants conflict with limited resources and the limited ability to produce.

Identify consumer choices which might conflict with the need to conserve limited resources.

Recognize the necessity to establish priorities in resource use.

Evaluate factors and effects in establishing allocation priorities.

AMERICAN ECONOMIC SYSTEM: Marketing -- Production and Distribution of Goods

Identify persons in the community who are producers of goods and services.

Identify ways in which one influences the consumer choices of the family and in turn affect the kinds of goods and services produced.

Relate consumer spending to the influence it has on such things as the recording industry, bicycle manufacturing and repairs, and the food service industry.

AMERICAN ECONOMIC SYSTEM: Marketing -- Production and Distribution of Goods (cont'd)

Relate personal and family consumer demand to types, quality, and amount of products and services offered in the marketplace.

Relate the influence of the youth culture on marketing practices and kinds of merchandise available in the marketplace.

Analyze factors which influence the types and amounts of goods and services produced in our economy.

Examine the supply and demand operation.

Examine ways in which the power vested in big business and unions tends to affect what is available in the marketplace as well as the cost of the products.

Analyze factors which determine the price of a product or service as a basis for understanding cost and wage determination.

Relate the utilization of grades and standards to consumer satisfaction.

Recognize features of marketing institutions both at the retail and wholesale level.

Recognize the role and evaluate the impact of the middleman.

Illustrate ways in which consumer credit expands production and consumption of goods and services.

Recognize how improved education, advances in technology and capital increase production.

AMERICAN ECONOMIC SYSTEM: Role of the Government in the Economy

Identify the roles of government in the economy: legislator, regulator, employer, consumer, fiscal and monetary policy maker.

Identify areas of government spending.

Identify and analyze factors affecting the government's fiscal policy and its impact upon society.

Analyze economic decisions and policies of government to determine the affect on the quality of life of the consumers involved.

Analyze the relationship of the National Debt and its influence on economic decisions.

Identify methods the government uses to influence resource allocation in a market economy.

Participate in defining the government's role in the economy by voting.

AMERICAN ECONOMIC SYSTEM: Taxation

Describe how consumers pay taxes.

Identify services in the community provided because people pay taxes.

Identify ways in which public services provided through taxes benefit the people in the community.

Distinguish between the services and recreational facilities which everyone pays for through taxes and those which as paid for only by the people who use them.

Examine reasons why people choose to buy goods and services together through taxes.

Evaluate how tax money is spent by the government.

Relate public demand for additional benefits and services from government to the need for increased taxes.

Consider the relationship between expansion of social benefits and services to the need for increased taxes when voting on social issues.

Recognize the effect of taxes on personal income.

Recognize costs and uses of direct, indirect and hidden taxes.

Analyze the broad social benefits provided to all citizens through tax money.

Assess benefits provided by social welfare programs for particular groups in the society.

Appraise the value of the government's economic assistance programs to developing nations.

AMERICAN ECONOMIC SYSTEM: Financial Institutions

Relate the value of money to what consumers can purchase with it.

Determine the functions of financial institutions in the economic system.

Examine functions of financial institutions as they relate to economic concerns of consumers.

Examine the role and impact of the Federal Reserve System upon the supply of money available.

Examine the impact of a flexible money supply.

Look at different kinds of money and money substitutes used to obtain goods and services.

Demonstrate the ability to use services provided by financial institutions.

AMERICAN ECONOMIC SYSTEM: American Capitalism

Analyze goals (economic growth, stability, security, justice and efficiency) and characteristics (free enterprise, private property and profit motivation) inherent in the economic system.

Analyze major goals of the United States economy in relation to the economic welfare of consumers.

Recognize that the economy is based upon general principles.

Explore ways in which competition can act as a control on quality and prices of goods and services.

Cite examples of consumer benefiting from competition because of lowered prices or improved quality or products and services.

Analyze the role of profit motivation on the production of goods.

Identify causes, effects and controls of economic fluctuations inherent within a free-market system (inflation, deflation and recession).

Relate fluctuations in the economy to levels of living and consumption patterns of individuals and families.

Recognize, evaluate and interpret economic information sources relating to business activity (GNP, national income, wholesale and consumer prices, consumer credit, etc.)

Understand the cultural, political and economic significance of international trade.

Understand the relationship among various economic macro-systems.

Contrast consumer choices and the influence on an open market and a planned economy.

USES OF MONEY: Purchasing

Identify a favorite thing they chose to buy and explore reasons for their choice.

Identify things they look for when buying.

Explain why they can buy only what they can pay for.

Demonstrate skill in exchanging money for goods and services.

Describe what might happen if they break something in the store or open the package.

Identify places in the neighborhood where persons buy goods or services.

Assess recent purchases to see if they reflect wants and interests.

USES OF MONEY: Purchasing (cont'd)

Identify factors that influence choices and buying decisions.

Follow their own judgment in buying rather than relying on judgment of peers.

Compare prices, quality and services offered in discount stores, specialty shops and department stores.

Relate time and effort expended in comparative shopping for products and services to the nature of the purchase and the amount of money involved.

Recognize the effects of planned vs. impulse buying.

Allow for unplanned purchases which may have psychic value for family members.

Consider time, services available and convenience of location as well as price and quality of merchandise when selecting a retail outlet.

Relate information given on tags and labels to care of purchases and satisfactions from their use.

Use information on products and warranties to increase satisfaction for money spent.

Investigate the alternatives available in securing goods and services or when products do not meet expectations.

Act in a responsible, courteous and ethical manner when shopping.

Examine the social costs of individual or family consumption patterns.

Interpret effects of the increasing complexity and sophistication of the marketplace on consumers.

Illustrate changes in patterns of living that have resulted in increased buying of services by individuals and families.

Appraise potential purchases on the basis of personal values, income, and intended use as well as quality and price.

USES OF MONEY: Saving

Identify those items for which they save.

Identify places in the community where people save their money.

Develop a savings plan that reflects one's life-style, values, goals, present and future needs and stage of the life cycle.

Identify some of the things for which they would like to save.

Identify reasons for setting aside part of their present resources to be used for future wants and needs.

USES OF MONEY: Saving (cont'd)

Explore some of the long-term goals they can accomplish with a savings plan.

Predict some future emergencies or opportunities for which they can use their savings.

Review periodically one's savings program in relation to one's changing needs, income and financial circumstances.

Analyze some of the ways in which savings deposited in financial institutions produce financial returns for the consumer and economic growth for the society.

Identify the role of a financial counselor when establishing a savings program.

Clarify one's personal philosophy regarding saving.

USES OF MONEY: Investing

Recognize the significance of investing to maintain a desired life-style.

Identify and analyze distinguishing features of various investment programs which would assist in achieving long-term financial goals.

Develop investment plans that reflect one's life-style, present and future needs, goals and income, and stage of the life cycle.

Analyze ways in which investments differ for families with different life-styles and income.

Explain the operation of the stock market and its role in investment plans.

Evaluate stocks and other investments as a means of hedging inflation.

Identify the role of a financial counselor in determining one's investment program.

Evaluate valid and reliable investment resources.

Explain the necessity of periodic reviews of investment programs.

USES OF MONEY: Insuring

Recognize the relationship of needs, goals, values and financial plans in consumer security and satisfaction.

Identify the purpose and importance of insurance in financial planning.

Identify and explain the various available types of insurance policies.

Identify personal risks (sickness, accident, property), the appropriate priorities of these risks based on one's life-style and the forms of insurance protecting against these risks.

USES OF MONEY: Insuring (cont'd)

Evaluate various insurance programs which would assist in achieving long-term financial goals.

Develop guidelines for choosing insurance companies and agents.

Develop an insurance plan that reflects one's life-style, present and future needs, goals and income, and stage of the life cycle.

Define common insurance vocabulary: options, waivers, riders, etc.

Identify the role of a financial counselor in establishing an insurance program.

Relate choice of an insurance program to an individual's or family's life-style, financial responsibilities, income, and stage of the life cycle.

Evaluate the role of social security in planning one's life insurance program to maintain a standard of living during the retirement years.

Review periodically the adequacy of their insurance program in view of changing needs, income, and financial circumstances.

GOODS AND SERVICES: Food

Recognize the need to select foods to maintain health.

Differentiate between nutritional and non-nutritional foods.

Select nutritional foods with available economic resources.

Develop food selection guidelines based on quality, use and nutrition for one's life-style, needs and wants.

Recognize that many food products are manufactured at more than one quality level.

Explain when top quality is important in the selection of food.

Interpret nutritional labeling information in order to meet one's standards and maintain adequate health.

Use food labels, grades and standards as buying guides.

Utilize available resources and management skills in spending the food dollar to achieve maximum satisfaction.

Recognize and explain factors affecting food costs.

Evaluate services and merchandising methods of the retail food outlet.

Evaluate the widespread use of food additives.

Recognize the need for flexible planning for food purchases.

GOODS AND SERVICES: Clothing

Explain the relationship of clothing selection to one's values, goals, wants and needs.

Explain the relationship of wardrobe planning and optimum dollar use.

Evaluate clothing sources in terms of one's values and goals.

Recognize that different retail outlets offer different merchandise, services and prices.

Evaluate price values at seasonal or specially advertised sales in order to recognize when a price should be a factor in purchasing clothing.

Develop selection guidelines to include construction, fabric, finishes and design.

Recognize that clothing can be functional and attractive and still be fashionable.

Recognize the relationship of clothing care and maintenance to appearance and optimum dollar use.

Recognize cost factors involved in clothing maintenance.

Identify and interpret label information on clothing.

Establish a label file for a clothing care program.

GOODS AND SERVICES: Shelter

Recognize factors influencing housing needs.

Assess how housing meets needs, wants and resources of the individual and/or family.

Recognize that each individual can improve his home.

Evaluate advantages and disadvantages of renting vs. owning housing.

Explain legal rights and responsibilities of the tenant, landlord, and homeowner.

Understand the legal obligations related to a lease or mortgage.

Investigate possible methods of financing a home.

Recognize that utilities are part of the total housing cost.

Evaluate the effectiveness of commercial and homemade cleaning products available for housing upkeep.

GOODS AND SERVICES: Equipment

Recognize the influence of an individual's or family's values, goals, wants, needs and life-style toward equipment selection.

Develop criteria useful in purchasing equipment.

Evaluate standard and extra features on equipment in terms of cost, potential use, maintenance and ego-satisfaction.

Recognize quality differences in equipment materials and explain when "top quality" is important.

Recognize "hidden" costs in the purchase of equipment (installation, operation, servicing and upkeep).

Recognize that proper use, care and maintenance can add to the life expectancy of equipment.

Evaluate promises of servicing and adjusts made on warranties, guarantees, and maintenance agreements.

Develop the ability to make satisfying equipment selection according to social, psychological and economic needs of self and the family.

Evaluate equipment in terms on energy use and ecological impact.

GOODS AND SERVICES: Health Goods and Services

Identify health needs and suggested health practices throughout the life-cycle.

Identify ways to build and preserve the best possible health.

Recognize where or how to obtain professional advice and treatment.

Identify and utilize health services and information available at little or no cost.

Evaluate supplementary health aids.

Recognize unsafe beauty aids.

Recognize fraudulent health practices; report such practices to the appropriate authorities.

Recognize that drugs are potent substances that may help or harm the body.

Evaluate factors influencing the purchase of drugs and cosmetics.

GOODS AND SERVICES: Transportation

Identify the need and methods of transportation.

GOODS AND SERVICES: Transportation (cont'd)

Evaluate public and private forms of transportation within the community.

Relate one's transportation needs to available resources and transportation sources.

Compare advantages and disadvantages of purchasing new or used vehicles and leasing vehicles.

Assess "hidden" costs of automobile ownership: fuel, maintenance, financing, insurance.

Identify financing sources for transportation.

Recognize state automobile insurance regulations.

Consider the ecological impact in the selection of transportation.

Develop the ability to determine quality.

Recognize the importance of one's time in evaluating transportation costs.

GOODS AND SERVICES: Leisure

Identify leisure activities.

Evaluate alternatives for leisure time.

Assess needs and desire for leisure time use.

Evaluate the effect of leisure on the individual, family and community.

Recognize the relationship of increased family leisure time and the required increase in the need for planning and assessment of recreational activities.

Recognize the relationship of leisure cost to one's entire financial plan.

Analyze the effects of increased time for leisure activities on the environment.

INFLUENCES ON PRODUCERS AND CONSUMERS: Advertising

Explain the purposes of advertising.

Distinguish between words and pictures that are useful and those not useful on packages and advertisements.

Evaluate claims made in advertising to actual performance or quality of the product.

Evaluate satisfaction with a product purchased because it was advertised on television.

INFLUENCES ON PRODUCERS AND CONSUMERS: Advertising (cont'd)

Analyze ways in which mass media have affected their wants, interests, goals or consumer choices.

Identify influences of mass media on their interests, preferences and goals that have caused conflict with parents.

Evaluate the social and psychological appeals of advertising directed toward teen-agers.

Examine personal response to advertising appeals.

Assess the importance of advertising as a source of product information when shopping in a self-service store.

Identify ways in which the public interest is protected from the media.

Analyze ways in which mass media affect consumers' perceptions of desired life-style and standard of living.

Examine factors which counter advertising influences.

Analyze the social and economic effects of the media's dependence on advertising for financial support.

Assess the role of public-service advertising in the media.

Analyze marketing research techniques and merchandising strategies to assess advertising campaigns more accurately.

Evaluate information provided through advertising to determine accuracy and reliability.

Assess personal motivations and buying habits affected by advertising appeals and techniques.

Analyze the codes and guidelines regulating mass media communication and advertising to determine effectiveness in protecting the public interest.

Assess ways in which mass media have affected the individual's life-style or pattern of living.

Cooperate with citizen groups and associations which provide avenues of information and support for legislation and regulation of mass media and advertising.

Recognize that much advertising is informative and has a positive effect for consumers.

Identify fraudulent advertising techniques.

INFLUENCES ON PRODUCERS AND CONSUMERS: Merchandising

Recognize that promotions, sales and salesmanship are designed to sell goods and services.

INFLUENCES ON PRODUCERS AND CONSUMERS: Merchandising

Recognize advantages and disadvantages of promotional techniques to influence consumer purchasing decisions.

Examine the impact of merchandising upon consumer behavior in the marketplace.

Examine the impact of franchising by identifying businesses that are the same everywhere.

Relate uniformity of products and services to mass merchandising and franchising.

Examine ways merchandising and franchising have affected one's consumption patterns.

CREDIT: Types

Identify credit sources available within the community.

Identify type(s) of credit available from various sources.

Evaluate advantages and disadvantages of different types of credit recognizing each form of credit is designed to meet different consumer needs.

Relate the type and form of credit to the purpose for which it will be used.

Compare sources and forms of consumer credit.

CREDIT: Establishing

Explain the steps involved and the information required in establishing credit.

Demonstrate the ability of completing credit applications.

Explain how a credit rating is determined and the effect it has on one's ability to obtain credit.

Identify important items an individual should look for when signing a credit contract.

Recognize legal rights and obligations of debtors and creditors.

Identify legislation affecting credit.

CREDIT: Cost

Identify factors which influence the cost of credit to the consumer.

Estimate the true cost of using credit.

Relate the cost of credit to the purpose for which it will be used.

CREDIT: Cost (cont'd)

Analyze the true cost of credit in terms of increased cost of goods and services, commitment of future income, and the alternative goods and services that could have been purchased.

Relate the availability and cost of credit to the maintenance of a satisfactory credit rating.

Recognize credit service costs for unpaid bills vary among financial institutions.

Recognize the effect of credit use on cash-paying consumers.

Recognize that the use of credit still costs the consumers.

CREDIT: Uses

Identify the items, sources and reasons why they borrow.

Explain what happens when the items borrowed are broken or lost.

Develop rules they think would be good to follow when borrowing from friends or family members.

Identify reasons they would not lend certain things.

Explore some ways they borrow to extend their resources.

Identify sources for borrowing available to them.

List advantages and disadvantages of borrowing from others.

Explain credit and its effect on consumer purchasing power.

Examine ways in which availability of credit will affect buying decisions.

Describe situations where the use of future income to satisfy present needs and wants would be a wise use of credit.

Develop an overall financial plan which shows the effective use of credit as an economic resource.

Analyze ways in which they could effectively use credit to accomplish goals and maintain a satisfying life-style.

Relate the effective use of student loans to the ability to achieve personal goals.

Explore some of the advantages and disadvantages of using a layaway plan for purchasing the items they want.

Appraise expected income, assets and probable expenses when determining the amount of credit that can safely be used.

Consider the limitations of future consumer choices when committing future income in using credit.

CREDIT: Uses (cont'd)

Examine alternatives to the use of credit possible through reordering goals and priorities and the creative utilization of available resources.

Consider the purpose for which credit will be used when the type of credit is being used.

Evaluate provisions in credit agreements.

Explain the relationship of credit in the economy.

Develop the ability to use credit intelligently by exercising judgment in selection of source and type of credit for a given situation.

CREDIT: Problems

Identify some risks they take when lending or borrowing money or other items.

Project some of the possible consequences resulting from misuse of credit or inability to meet credit obligations.

Assess the relationship between bankruptcy and the over-extension of credit use.

Identify major federal and state laws which regulate consumer credit.

Exercise their legal right to review information filed by credit investigating agencies.

Assess their legal responsibilities and obligations when signing a credit contract.

Report unfair or fraudulent credit practices to the proper authorities.

VALUES AND LIFE STYLES: Planning and Budgeting

Keep a record of personal income and expenses.

Develop a simple plan for the use of one's money.

Relate the use of spending plan to accomplishment of goals.

Develop a plan for the use of personal spending money which would establish priorities based on values, goals and present or future income.

Examine personal or community resources that could be substituted for money in achieving goals.

Adapt one's spending plan to unexpected situations.

Identify ways in which an individual's or family's level of living is affected more by the pattern of spending than by the amount of income.

VALUES AND LIFE STYLES: Planning and Budgeting (cont'd)

Explain the ways in which an effective plan for the use of income can reflect differences in values, goals, needs, and wants of individuals and families.

Relate the use of a spending plan to personal satisfaction received from accomplishment of goals.

Plan the alternative use of personal time, money and other resources to receive greater satisfactions.

Explore sources of help in financial planning available in the community.

Evaluate methods of recordkeeping in relation to personal needs.

Develop a method of recordkeeping compatible with life-style.

Plan for anticipated changes in financial needs, responsibilities and resources during individual or family life cycles.

Assess personal, family and community resources available to extend satisfactions from income.

Identify the role of communication to the success of family financial planning.

Realize that financial planning is an ever-changing process, dependent upon values and goals of the person.

Reassess financial plans as personal or family situations and needs change.

Utilize sources of help in financial planning available in the community.

Recognize factors affecting the availability of resources.

Distinguish budget areas.

Recognize the relationship of one's values and goals to the use of one's resources.

VALUES AND LIFE STYLES: Personal Goals and Life Styles

Explain why people want different things.

Look at one's consumer choices in terms of likes and activities.

Clarify what they want to do and be.

Classify goals as short term or long term.

Distinguish between needs and wants.

Recognize that certain wants for some people are needs for others.

Distinguish one's wants from those of others.

VALUES AND LIFE STYLES: Personal Goals and Life Styles (co[illegible]

Recognize that life-styles differ according to cultural influences and environment.

Assess how consumer behavior is affected by personal goals and values.

Explain how resources and consumer choices affect life-styles.

Interpret one's needs and wants through one's present life-style.

Identify ways in which personal values have shaped their present life-styles and the goals they have for the future.

Explore some of the cultural, social and economic factors that have influenced their present life-style.

Analyze ways in which accurate perception of values, goals and resources can give individuals and families freedom to choose among alternatives in creating a life-style.

Analyze factors which enable a person to make changes in one's life-style.

Clarify and set priorities for personal and family values, goals and resources available to maintain their chosen life-style.

Adapt priorities in values and goals to changing situations and various stages of the life cycle.

Identify some constraints they now face or may face in achieving and maintaining a desired life-style.

Accept differences in values, goals and patterns of living expressed by other individuals and families in the community.

Identify goals necessary to become the kind of persons they want to be.

Explore personal qualities and strengths that will help them reach their goals.

Examine personal shortcomings and outside obstacles which might keep them from reaching their goals.

Propose some things they might do to overcome the obstacles which block chances of reaching goals.

VALUES AND LIFE STYLES: Decision-Making

Differentiate between needs and wants, likes and dislikes when making choices.

Examine alternatives when faced with consumer choices.

Illustrate ways in which consumer choices reflect personal interests, values and goals.

Resist peer pressure when making a personal consumer choice.

VALUES AND LIFE STYLES: Decision-Making (cont'd)

Trust their own judgment when making a decision.

Weigh alternatives and probable consequences of each when faced with a consumer decision.

Consider the costs and effects of personal consumer choices on the family, community and the environment.

Identify ways in which decisions regarding the use of consumer resources can enhance the potential for achieving the kind of life-style one chooses.

Relate the availability of resources to the range of consumer choices.

Defend the generalization that instinct, emotion and reason play significant roles in intelligent consumer decision.

Display sensitivity to the needs and wants of others when making decisions.

Make informed choices by comparing goods and services and selecting alternatives which meet one's needs.

Recognize that decisions on the amount to spend depend not just on price, but also on what other items one could buy at the same price.

Recognize the psychological, social, economic and legal motivations and restraints in decision-making.

Analyze decisions according to the degree of rational thought involved.

VALUES AND LIFE STYLES: Environment and Quality of Life

Identify environmental problems in the school and neighborhood.

Explore ways of reducing pollution in the neighborhood and school.

Examine effects of types of packaging on waste disposal.

Identify some things they are willing to do to help reduce pollution.

Survey the community to determine which environmental problems appear to be most critical.

Examine environmental problems in the school or community which would provide opportunities for personal involvement.

Explore ways in which an industry has contributed to pollution and depletion of natural resources.

Assess the effect of consumer choices and activities on the environment.

Participate in recycling activities.

Identify natural resources people can enjoy without depleting those resources.

VALUES AND LIFE STYLES: Environment and Quality of Life (cont'd)

Clarify personal values regarding the environment and sacrifices that are necessary to improve the environment.

Identify ways in which consumers can work independently or in groups to improve the environment.

Consider the effects of their personal needs, convenience, preferences and consumption patterns on the community, the environment, and the economy.

Analyze the effects of present American consumption patterns on citizens of other nations and on future generations of Americans.

Summarize the activities of various environmental action and conservation groups in the community.

Question consumer practices which have harmful effects on the environment.

Weigh benefits against costs of increased demand for a higher standard of living.

Explore instances in which there can be a conflict between economic growth and ecological balance.

Weigh the social and ecological costs of the use of limited resources against economic benefits.

VALUES AND LIFE STYLES: Value Clarification

Explain why people like different things.

Identify the things they like and dislike.

Relate their wants to personal interests and activities.

Evaluate consumer choices in terms of likes and activities.

Clarify what they want to do and be.

Explore some of the things their families like to do.

Clarify self-image through understanding of personal values and social-cultural influences which contribute to identity.

Distinguish between values and goals and determine the relationship to each other and decisions concerning income use.

Relate wants to personal interests and activities.

Understand influences affecting development and change in values.

Explain the effect of values on resource management.

Identify the value structure of another person.

Appendix C

Student and Teacher Resource Materials

American Economic System

ELEMENTARY:

Books

Glassner, Sherwin S. *How the American Economic System Functions*. Westchester, IL: Benefic Press, 1968.

Games and Simulations

Education Ventures, Inc. *Pink Pebbles*. Middleton, CT: Education Ventures, Inc., 1972, (grades 4-6)

Kourilsky, Marilyn L. *The Mini-Society*. Los Angeles, CA: Educational Resource Association, Inc., 1974.

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Books

De Brum, S. Joseph; Haines, Peter G.; Malsbary, Dean R.; and Crabbe, Ernest H. *General Business for Economic Understanding*. Cincinnati, OH: South-Western Publishing Co., 1971.

Garmen, E. Thomas a[illegible]kert, Sidney W. *The Consumer's World: Buying, Money Managem[illegible] Issues*. New York: McGraw-Hill Book Company, 1974. (readi[illegible]1 10-11).

Linder, Bertram L. *Economics for Young Adults*. New York: W. H. Sadlier, Inc., 1974, (reading level 8-9).

Saalbach, William F. *Economics for The Consumer*. River Forest, IL: Laidlow Brothers, Publishers, 1974, (reading level 8-9).

Thal, Helen M. and Holcombe, Melinda. *Your Family and Its Money*. Boston: Houghton-Mifflin Co., 1973, (reading level 9-10).

Warmke, Roman F., Wyllie Eugene D., et al. *Consumer Decision Making*. Cincinnati, OH: South-Western Publishing Co., 1972, (reading level 10-11).

Warmke, Roman F.; Wyllie, Eugene D.; Wilson, W. Harmon, and Eyster, Elvin S. *Consumer Economic Problems*. Cincinnati, OH: South-Western Publishing Co., 1971 (reading level 7-8).

Wilheims, Fred Theodore; Heimerl, Ramon P., and Jelley, Herbert M. *Consumer Economics*. 1969, (reading level 11-12).

Booklets, Pamphlets, Leaflets

American Bankers Association. "Money and You". Washington, DC: American Bankers Association, n.d., (reading level 9-10).

Bete, Channing L., Co., Inc. "About Man's Economic Wants". Greenfield, MA: Channing L. Bete Co., Inc., 1973, (reading level 13-14).

Bete, Channing L., Co., Inc. "About the Nature of Economics". Greenfield, MA: Channing L. Bete Co., Inc., 1971, (reading level 12-13).

Bete, Channing L., Co., Inc. "That's What America's All About". Greenfield, MA: Channing L. Bete Co., Inc., 1973, (reading level 10-11).

Cooperative League of the U.S.A. "Ours, How to Organize a Consumer Co-op". Washington, DC: Cooperative League of the U.S.A., 1971, (reading level 11-12).

Pearson, Craig; Morrill, George; and Peck, David. "Today's Economics". Columbus, OH: American Education Publications, 1971, (reading level 11-12).

Resource Kits

Olsen, Arthur R. Beat the Market. Cincinnati, OH: South-Western Publishing Co., 1973.

Games and Simulation

Amidon, Paul S. and Associates, Inc. Inflation. Minneapolis, MN: Paul S. Amidon and Associates, Inc., 1972 (grades 9-12).

Benefic Press. Market. Westchester, IL: Benefic Press, 1971. (grades 7-8).

Interact Company. Enterprise. Lakeside, CA: Interact Company. 1972, (grades 9-12).

Western Publishing Company, Inc. Economic System. Wayne, NJ: Western Publishing Company, Inc., 1969 (grades 9-11).

ADULT:

Books

Editors of Fortune, The. Consumerism. New York: Harper and Row Publishers Inc., 1972 (reading level 14-15).

Gordon, Leland J. and Lee, Stewart M. Economics For Consumers. New York: D. Van Nostrand Company, 1972, (reading level 10-11).

Hastings, Paul and Mietus, Norbert. Personal Finance. New York: McGraw-Hill Book Company, 1972, (reading level 12-13).

Jelley, Herbert M. and Herrmann, Robert O. The American Consumer. New York: McGraw-Hill Book Company, 1973.

McConnell, Campbell, R. Economics: Principles, Problems, and Policies. New York: McGraw-Hill Book Company, 1972, (reading level 13-14).

Phillips, E. Bryant and Lane, Sylvia. Personal Finance. New York: John Wiley and Sons, 1974, (reading level 12-13).

Spencer, Milton H. Contemporary Economics. New York: Worth Publishers, Inc., 1971, (reading level 12-13).

Troelstrup, Arch W. The Consumer in American Society: Personal and Family Finance. New York: McGraw-Hill Book Company, 1974.

West, David A. and Wood, Glenn L. Personal Finance Management. Boston, MA: Houghton-Mifflin Co., 1972, (reading level 12-13).

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Educational Relations Department, J.C. Penney, Co. "Forum -- Consumer Behavior: What Influences It?" New York: J. C. Penney, Co., Spring/Summer 1971.

Sperry and Hutchinson Company, The Consumer Affairs Department of the. "The Retailer's Guide to Consumer Action". New York: The Sperry and Hutchinson Co., 1974, (reading level 13-14).

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Campbell, Sally R. A Department Store in the Classroom. Chicago: Sears, Roebuck and Company, 1969.

Kourilsky, Marilyn L. Beyond Simulation: The Mini-Society Approach to Instruction in Economics and Other Social Sciences. Los Angeles: Educational Resource Association, Inc., 1974.

Penney, J. C., Inc. Insights Into Consumerism: Understanding Our Economy. #84075, New York: J. C. Penney, Inc., 1972.

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Books

Cass, Angelina W. How to Be a Wise Consumer. New York: Oxford Book Co., 1967, (reading level 4-5).

Spitze, Hazel Taylor and Rotz, Patricia H. Where Does the Money Go? Austin, TX: Steck-Vaughn, Co., 1969 (reading level 3-4).

Toyer, Aurelia. Get Your Money's Worth. New York: Holt, Rinehart and Winston, Inc., 1965, (reading level 4-5).

Booklets, Pamphlets, Leaflets

*BAND Cartoon Leaflets. "Mr. and Mrs. Green Solve the Price Mystery". ED-18, Richmond, CA: Bay Area Neighborhood Development, 1966 and 1967, (reading level 3-4).

*BAND Cartoon Leaflets. "My Mommy's Smart!" ED-32, Richmond, CA: Bay Area Neighborhood Development, 1966 and 1967, (reading level 3-4).

Gillespie, George. "Why You Need Insurance". Syracuse, NY: New Readers Press, 1966, (reading level 3-4).

Laubach Literary, Inc., "Be Informed on Banking". Unit 10. Syracuse, NY: New Reader's Press, 1970, (reading level 4-5).

Laubach Literary, Inc., "Be Informed on Personal Insurance". Unit 5. Syracuse, NY: New Reader's Press, 1970, (reading level 4-5).

Laubach Literary, Inc., "Be Informed on Taxes". Unit 9. Syracuse, NY: New Reader's Press, 1970, (reading level 4-5).

Laubach Literary, Inc., "Be Informed on Wise Buying". Unit 14. Syracuse, NY: New Reader's Press, 1970, (reading level 4-5).

Money Management Institute. "Mind Your Money" series ("When You Spend", "When You Shop", and "When You Use Credit"). Chicago, IL: Household Finance Corporation, 1968, (reading level 4-5).

Turner, Richard H. "The Money You Spend". Chicago, IL: Follett Publishing Co., in cooperation with New York University Press, 1962, (reading level 4-5).

SECONDARY:

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Beery, Mary. Young Teens and Money. New York: McGraw-Hill Book Company, 1971, (reading level 8-9).

Consumers Union of the United States, Inc. Consumer Reports 1975 Buying Guide. Mt. Vernon, NY: Consumers Union of the United States, Inc. 1974, (reading level 10-11).

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Finkelstein, Milton and Nitzburg, Arthur. *Living in a Consumer's World*. New York: Globe Book Company Inc., 1974 (reading level 8-9).

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Margolius, Sidney. *How to Make The Most of Your Money*. New York: Hawthorn Books Inc., 1972, (reading level 9-10).

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Watkins, A. M. *The Homeowners Survival Kit*. NY: Hawthorn Books Inc., 1971, (reading level 8-9).

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Adult Armchair Education Program. "Consumer Awareness". Philadelphia, PA: Opportunities Industrialization Center, Inc., 1969, (reading level 6-8).

American Stock Exchange. "Journey Through a Stock Exchange". NY: American Stock Exchange, 1973, (reading level 8-9).

Bete, Channing L., Co., Inc. "Social Security and You", Greenfield, MA: Channing L. Bete Co., Inc., 1973, (reading level 11-12).

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Simpson, David J. and Invest-in-America Council, Inc. "Mathematics of Savings and Investment", Wayne, PA: Haverford House, 1972, (reading level 10-11 .

United States Savings and Loan League, "The Savings and Loan Association: An American Financial Institution", Chicago, IL: United States Savings and Loan League, n.d.

Resource Kit

Changing Times Education Service, Editors of. Insurance. Washington, DC: Changing Times Education Service, 1972, (reading level 11-12).

Changing Times Education Service, Editors of. Savings and Investing. Washington, DC: Changing Times Education Service, 1973, (reading level 11-12).

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United States Department of the Treasury, Internal Revenue Service. "Understanding Taxes", IRS District Office (of each state). Attention: Understanding Taxes Coordinator, updated each year, (reading level 12-13).

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CUNA Mutual Insurance Society. Managing Your Money, Madison, WI: Mutual Insurance Society, 1970, (reading level 8-9).

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1885 Neil Avenue, Columbus, Ohio 43210

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2) *Social Studies Resource Supplement*. $2.40
3) *Home Economics For Families With Limited Income Resource Supplement*. $2.40
4) *Industrial Arts Resource Supplement*. $2.40
5) *Manpower Training Resource Supplement*. $2.40
6) *Distributive Education Resource Supplement*. $2.40
7) *Occupational Work Adjustment Resource Supplement*. $2.40
8) *Business and Office Education Resource Supplement*. $2.40
9) *Trade and Industrial Resource Supplement*. $2.40

10) Vocational Agriculture Resource Supplement. $2.40
11) Home Economics Job Training Resource Supplement. $2.40
12) Grades K-6 Resource Supplement. $2.40

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Suggested Guidelines for Consumer Education. 1970. $.65
U.S. Government Printing Office, Superintendent of
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1) Early Childhood Consumer Education
2) Elementary Level Consumer Education
3) Secondary Level Consumer Education
4) Consumer Education in Junior and Community Colleges, Post Secondary Vocational and Technical Institutes
5) Adult Consumer Education
6) Preparing the Consumer Educator

Guide For Evaluating Consumer Education Programs and Materials. 1972.
American Home Economics Association, 2010 Massachusetts Avenue,
N.W., Washington, DC 20036

Kit-A-One Week Advanced Teaching Unit on Consumer Credit. $1.00
Carl Hawver, Ph.D., Educational Services Division, National
Consumer Finance Association, 1000 Sixteenth Street, N.W.,
Washington, DC 20036

Teaching A Course in Personal Economics.
Joint Council on Economic Education, 1212 Avenue of the Americas,
New York, New York 10036

Resource Lists

Resource List

California Department of Consumer Affairs, 1020 "N" Street,
Sacramento, CA 95814. free

Appendix D

Draft Materials from Consumer Education Task Force

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: American Economic System

1. Students should be aware of the basic characteristics of the American Economic System.

Property Rights

1. Students should be aware of the right of personal ownership and the responsibility to respect the right of others.
2. Students should be aware that there are both public and private sectors which serve the needs of society.

Distribution of Income

1. Students should be aware of how income is distributed.
2. Students should be aware of those elements which affect income.

The Role of Markets

1. Students should be aware of the relationship and interdependence between the producer and consumer and the effect upon pricing.
2. Students should develop an awareness of the relation between the factors affecting supply and demand.
3. Students should be aware of the functions of labor organizations.
4. Students should develop an awareness of the functions and effects of labor organizations and management on the economy.

FOR DISCUSSION ONLY

Concept: American Economic System (Cont'd.)

The Role of Profits

1. Students should be aware of the need for profit as an incentive for maintaining a business.
2. Students should be aware of the relationship among income, expenses, and profit.
3. Students should be aware of how market prices are established.

The Role of Government

1. Students should be aware of the roles of government in the economy.
2. Students should be aware of governmental regulations for protecting the rights of citizens and corporate bodies.

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Uses of Money

1. Students should develop an awareness of responsibilities in the types of exchange of money and money substitutes.

Purchasing

1. Students should be aware of the elements of buymanship.

Saving

1. Students should develop an awareness of potential financial benefits and constraints to savings deposited in financial institutions.

Investing

1. Students should be aware of the ways money can be invested.

Insuring

1. Students should be aware of personal risks and the forms of insurance protecting against these risks.

Contributing and Taxes

1. Students should be aware of public and other services provided by taxes and contributions which benefit the people in the community.

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Goods and Services

1. Students should be aware of factors to be considered for selecting and using goods and services.

Food

1. Students should be aware of nutritional differences in foods to maintain health.
2. Students should be aware of sources of food and its merchandising.
3. Students should be aware of food labeling and quality selection.

Clothing

1. Students should be aware that clothing selection depends on many factors.
2. Students should be aware of different retail outlets in the community that offer different merchandise, services, and prices.

Shelter

1. Students should be aware of various types of shelter.
2. Students should be aware that there are advantages and disadvantages of renting versus owning various types of shelter.
3. Students should be aware of individual and family wants and resources affecting housing selection.

Household Furnishings and Equipment

1. Students should be aware of differences in attitudes toward selection of equipment.
2. Students should be aware of criteria for the purchase and care of equipment.

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Goods and Services (Cont'd.)

Education

1. Students should be aware of the variety of educational sources and opportunities within the community.

Health Goods and Services

1. Students should be aware of available health services and products and be aware of types of fraudulent practices.
2. Students should be aware that some persons have special health needs.
3. Students should be able to assess the claims of supplementary health aides and cosmetic products.

Transportation

1. Students should be aware of the various forms of transportation.
2. Students should recognize that the selection of a personal mode of transportation is dependent on many factors.

Leisure

1. Students should be aware of the effect of leisure time activities on the individual, family, community, and environment.
2. Students should be aware of the interrelationship of occupations, resources, and leisure time.
3. Students should be aware of the availability of community resources for leisure time activities.

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Influences on Producers and Consumers

1. Students should be aware of the consumer wants and needs that influence producers of goods and services.
2. Students should be aware that advertising and merchandising influence consumer purchases.

Wants and Needs

1. Students should be aware of wants and needs of consumers.
2. Students should be aware that their wants and needs may differ from those of other individuals.

Advertising

1. Students should be aware that advertising is a method used to sell goods and services.

Merchandising

1. Students should be aware that merchandising is a method used to sell goods and services.

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Credit

1. Students should be aware of the responsibility inherent in various types of exchanges that involve a delayed payment.

Types

1. Students should be able to recognize various sources from which credit is available.
2. Students should understand advantages and disadvantages of different sources of credit.
3. Students should be aware of different types and purposes of credit.

Establishing

1. Students should be aware of the information required to establish credit.

Uses

1. Students should be aware of the skills in using credit.

Costs

1. Students should be aware of the true costs of credit.

Problems

1. Students should be aware of risks and resulting consequences taken when lending and/or borrowing money.

Concept: Rights and Responsibilities

1. Students should develop an anwareness of their rights and responsibilities within the market-place.

Legislation

1. Students should be aware that there are local, state and federal safeguards which protect the consumer.

Regulation

1. Students should be aware of fraudulent schemes, deceptive practices, misleading sales approaches and types of health quackery which may be prevalent in the community.

2. Students should be aware that consumer protection agencies exist to protect against misleading and unlawful trade practices.

Complaint Handling

1. Students should be aware of procedures for communicating needs, preferences, satisfactions, grievances and fraud to the business community and the proper authorities.

Information

1. Students should be aware of information available from advertising, labeling and packaging as related to personal or family choices.

2. Students should be aware of various consumer information sources (other than family or friends) in making purchasing decisions.

Advocacy

1. Students should be aware of the existence of special consumer interest groups.

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Values and Life-Styles

1. Students should be aware that decisions about the use of resources reflects differences in individual and family values, goals and wants.

Decision-Making

1. Students should be aware of factors used in a decision-making process.
2. Students should be aware of alternatives and consequences when making a decision.
3. Students should be aware of the limited resources and unlimited wants for the use of those resources.
4. Students should be aware that there are elements which attempt to influence decision-making.
5. Students should be aware of the factors to be considered when making decisions affecting only the individual as opposed to decisions affecting the family or others.

Value Clarification

1. Students should be aware of personal values and life-styles.

Personal Goals and Life-Styles

1. Students should be aware that there are factors which enable a person to make changes in life-styles.
2. Students should be aware of some of the cultural, social, economic and other factors that influence life-styles.
3. Students should be aware that personal goals and values affect consumer behavior.

CONSUMER EDUCATION -- ELEMENTARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Values and Life-Styles (cont'd.)

Planning and Budgeting

1. Students should be aware that planning and budgeting are important for the realization of goals.

2. Students should be aware that planning and budgeting of resources are affected by outside influences.

Environment and Quality of Life

1. Students should be aware that values and life-styles affect the quality of environment.

2. Students should be aware of the effects of consumption patterns on the environment.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: American Economic System

1. Students should understand the basic characteristics of the American Economic System.

Property Rights

1. Students should understand the right of personal ownership of tangible and intangible assets.
2. Students should understand the various forms of business enterprises (i.e., sole proprietorship, partnership, corporation and cooperative).

Distribution of Income

1. Students should recognize that wealth is unevenly distributed.
2. Students should understand the economic sources of income for the public and private sectors within the national economy (i.e., wages, interests, rents and profit for the private sector and taxes for the public sector).
3. Students should recognize programs available for distributing wealth more equitably within the economic system.

The Role of Markets

1. Students should understand the circular nature of the economy (i.e., the circular flow of goods, services, and money).
2. Students should understand the relationship of supply and demand and the operation of competitive markets.
3. Students should understand the functions and effects of labor organizations and management on the economy.
4. Students should recognize the interdependence of foreign countries in international trade.

FOR DISCUSSION ONLY

Concept: American Economic System (Cont'd.)

The Role of Profits

1. Students should recognize the nature of and need for profit as an incentive for the risks in expanding and maintaining a business.
2. Students should understand the economic effects on consumers of increased and decreased business profit.
3. Students should understand how prices are established (i.e., price equals wage plus interest plus rent plus profit-risk premium).

The Role of Government

1. Students should understand the roles of government in the economy (i.e., legislator, regulator, employer, purchaser, fiscal and monetary policy maker).
2. Students should recognize governmental regulation as one factor in protecting the rights of citizens and business, and the methods used for implementing and enforcing regulation.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Uses of Money

1. Students should understand the use of money and money substitutes as a medium of exchange in determining personal economic growth and development.

Purchasing

1. Students should develop the ability to evaluate the advantages and disadvantages of potential purchases.

Saving

1. Students should develop an understanding of the ways in which savings deposited in financial institutions produce financial returns for the consumer and economic growth for society.

Investing

1. Students should develop an understanding of advantages and disadvantages of investments.

2. Students should be able to distinguish the features and methods of various investments which would assist in achieving short and long-term personal economic growth and development.

Insuring

1. Students should develop an understanding of advantages and disadvantages of types of insurance as an aspect of economic security and how different kinds of insurance contribute to economic security.

Concept: Uses of Money (cont'd.)

Contributing and Taxes

1. Students should recognize the broad social benefits provided to all citizens through contributions of money and personal services.
2. Students should relate public demand for benefits and services from government to the need for and use of taxes.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Goods and Services

1. Students should develop an understanding of quality, usability, cost, maintenance, durability, advantages, disadvantages and consequences for selecting and using goods and services.

Food

1. Students should be aware of nutritional differences in foods to maintain health.

2. Students should be able to relate food selection and nutritional benefits to one's life-style.

3. Students should understand alternative sources of food and apply management skills to the available resources.

4. Students should develop a knowledge of food labeling and quality selection.

Clothing

1. Students should understand wardrobe planning, selection and care.

2. Students should recognize the factors that affect price and the alternative market sources.

Shelter

1. Students should be aware of various types of shelter.

2. Students should understand advantages and disadvantages of renting versus owning various forms of shelter.

3. Students should understand that individual and family wants and resources affect shelter selection.

4. Students should understand legal rights and responsibilities of the tenant, landlord and homeowner.

Concept: Goods and Services (Cont'd.)

Household Furnishings and Equipment

1. Students should understand the influences of values, goals, and life-style in selection of household furnishings and equipment.
2. Students should evaluate standard and extra features on household furnishings and equipment.

Education

1. Students should understand there are a variety of educational sources and opportunities relating to educational, vocational, and leisure pursuits.
2. Students should understand that money spent on education is an investment.

Health Goods and Services

1. Students should develop a knowledge of available health services and products and recognize types of fraudulent practices.
2. Students should understand that individual health needs vary.
3. Students should be able to evaluate the claims of supplementary health aids and cosmetic products.

Transportation

1. Students should understand the factors that influence the selection of public or private transportation.
2. Students should know the ownership costs of personal transportation.
3. Students should understand the ecological impact of public and private transportation systems.
4. Students should know the legal rights and responsibilities in the use of public and private transportation.

Concept: Goods and Services (Cont'd.)

Leisure

1. Students should understand the effect of leisure time activities on the individual, family, community and environment.
2. Students should be aware of the interrelationship of leisure, values and income.
3. Students should be able to recognize the availability of community resources for leisure activities.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Influences on Producers and Consumers

1. Students should understand that availability of product and service is based primarily on anticipation of consumer wants and needs.
2. Students should understand that providers of goods and services design advertising strategies and merchandising techniques to influence purchasing decisions of consumers.

Wants and Needs

1. Students should be able to distinguish between their consumer wants and needs.
2. Students should develop the understanding that their wants and needs may differ from those of other individuals.

Advertising

1. Students should understand that much advertising is aimed at fulfilling consumer wants.

Merchandising

1. Students should understand that much merchandising is aimed at fulfilling consumer wants.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Credit

1. Students should understand that the use of credit is a resource to obtaining goods and services which involve responsibilities.

Types

1. Students should be able to distinguish between the various forms and purposes of credit in terms of immediate and future needs.

Establishing

1. Students should the components to establish and maintain credit.

Uses

1. Students should be able to examine options to uses of credit and selection of vendors.

Cost

1. Students should be aware of the true costs of credit.

Problem

1. Students should understand the pitfalls and consequences when using credit.

Problems

1. Students should be aware of the legal responsibilities and obligations when using credit.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Rights and Responsibilities

1. Students should be able to understand and exercise both their consumer rights and the resultant responsibilities incurred.
2. Students should be able to identify and use the appropriate process of redress if their rights as a consumer have been violated.

Legislation

1. Students should understand the legislative process used to safeguard consumer rights.
2. Students should understand significant local, state and federal consumer laws.

Regulation

1. Students should be able to understand and utilize the legal rights and protection agencies available for consumer protection.

Complaint Handling

1. Students should understand effective procedures for communicating needs, preferences, satisfactions and grievances to the business community and the proper authorities.

Information

1. Students should have knowledge of advertising, labeling and packaging and the relationship of each to one's choices.
2. Students should be able to recognize, evaluate and use consumer information sources to meet their needs.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Rights and Responsibilities (cont'd.)

Advocacy

1. Students should develop a knowledge of consumer groups which provide an effective voice in conveying consumer interests and preferences to business and government and in influencing the government to protect the consumer.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Values and Life-Styles

1. Students should understand that individual and family life-styles are a reflection of values, goals and consumer decisions.

Decision-Making

1. Students should be aware that decisions will be reflections of their value systems.

2. Students should understand factors of a decision-making process.

Value Clarification

1. Students should understand personal values.

2. Students should understand how each individual and family develops a value system.

Personal Goals and Life-Styles

1. Students should recognize the relationship of goals and constraints to life-style.

2. Students should be able to analyze ways in which perception of values, goals and resources can give individuals and families freedom to choose the most appropriate life-style.

Planning and Budgeting

1. Students should understand that planning and budgeting will enable them to achieve a desired life-style.

2. Students should understand that any plan should be reviewed for possible redirection of resources to achieve goals.

CONSUMER EDUCATION -- SECONDARY EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Values and Life-Styles (cont'd.)

Environment and Quality of Life

1. Students should understand that values and life-styles affect the quality of environment.
2. Students should understand that the need to conserve and allocate the natural resources may be in conflict with goals and desires.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: American Economic System

1. Students should understand the basic characteristics which distinguish the American Economic System from other economic systems.

Property Rights

1. Students should be able to distinguish among the various forms of ownership within the private and public sectors.

Distribution of Income

1. Students should be able to evaluate the effects of the programs for equitable wealth distribution.

Role of Markets

1. Students should be able to evaluate the role of business in production (i.e., what to produce, how to produce, how much to produce, and who is to receive the product).
2. Students should develop an understanding of the basis for allocating goods and services.
3. Students should be able to evaluate the effect of labor and management groups on the economy.
4. Students should understand the interdependence of foreign countries in international trade.

Role of Profits

1. Students should understand profit as a necessary and primary motivator for entering, expanding, and maintaining a business.
2. Students should be able to evaluate the economic effect on consumers of increased and decreased costs and profits.
3. Students should be able to evaluate product pricing.

FOR DISCUSSION ONLY

Concept: American Economic System (Cont'd.)

Role of Government

1. Students should be able to evaluate the effects of and the role of government in controlling economic fluctuations through monetary and fiscal policy (i.e., inflation, deflation, recession, and stagflation).

2. Students should be able to evaluate the methods of governmental regulation to influence the economic goals of growth, nearly full employment of resources, stable prices, equitable distribution of income, freedom and justice.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Uses of Money

1. Students should become skilled in the the use of money and money substitutes as a medium of exchange to determine personal economic growth and development.

Purchasing

1. Students should be able to apply buymanship skills in evaluating potential purchases.

Saving

1. Students should develop skills in the use of savings plans that maximize satisfaction based on one's life-style, values, goals, present and future needs, and life cycle stage.

Investing

1. The student should be able to apply the concepts of making investments involving some level of risk to achieve long-term goals, including investments in education.

Insuring

1. Students should be able to relate choice of an insurance program to a personal or family need, financial responsibilities and income.

Contributing

1. Students should understand the different types of organization supported by taxes and contributions of many or personal services which provide social benefits to citizens.

2. The student will understand the way taxes are assessed and used in a democratic system of government, and be aware of the detailed procedures which a taxpayer must use to determine one's taxes.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Goods and Services

1. Students should understand and be able to apply factors to be considered for selecting and using goods and services.

Food

1. Students should be aware of nutritional differences in foods to maintain health.
2. Students should be able to relate food selection and nutritional benefits to one's life-style.
3. Students should develop a knowledge of food labeling and quality selection.
4. Students should be able to utilize alternative sources of food and apply management skills to the available resources.

Clothing

1. Students should understand and utilize wardrobe planning, selection, and care.
2. Students should relate clothing selection to personal and family satisfaction within available resources.
3. Students should understand and utilize the factors that affect price and the alternative market sources.

Shelter

1. Students should be aware of various types of shelter.
2. Students should understand and evaluate the advantages and disadvantages of renting versus owning various forms of shelter.
3. Students should understand individual and family wants and resources that affect shelter selection.

Concept: Goods and Services (Cont'd.)

Shelter (Cont'd.)

4. Students should understand legal rights and responsibilities of the tenant, landlord, and homeowner.

5. Students should understand the factors in the process of the purchase and sale of shelter.

Transportation

1. Students should understand factors that influence the selection of public or private transportation and utilize this understanding to satisfy personal wants.

2. Students should know the ownership costs of personal transportation.

3. Students should understand the ecological impact of public and private transportation systems.

4. Students should know the legal rights and responsibilities in the use of public or private transportation.

Household Furnishings and Equipment

1. Students should understand the influences of values, goals, and life-style in the selection of household furnishings and equipment.

2. Students should evaluate the standard and extra features on household furnishings and equipment.

Education

1. Students should understand and utilize a variety of educational sources and opportunities relating to educational, vocational, and leisure pursuits.

2. Students should understand that money spent on education is an investment.

Concept: Goods and Services (Cont'd.)

Health Goods and Services

1. Students should develop a knowledge of available health services and products and ways to purchase and utilize them.
2. Students should develop a knowledge of types of fraudulent health practices and products.
3. Students should understand that individual health needs vary.
4. Students should be able to evaluate the claims of supplementary health aids and cosmetic products.

Leisure

1. Students should be aware of the effect of leisure time activities on the individual, family, community and environment.
2. Students should understand the interrelationship of leisure, values, and income.
3. Students should be able to evaluate personal leisure time alternatives.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Influences on Producers and Consumers

1. Students should understand how consumers can influence the availability of products and services.

2. Students should be able to identify advertising strategies and merchandising techniques used to influence purchasing decisions.

Wants and Needs

1. Students should be able to identify the differences between wants and needs.

2. Students should be able to identify factors which influence personal, social and economic needs, wants and choices.

3. Students should be able to identify varying needs and wants among people.

Advertising

1. Students should be able to identify various types of advertising.

2. Students should be able to recognize the impact of advertising on personal choices.

3. Students should be able to distinguish between truthful and misleading advertising.

4. Students should understand that costs of advertising are reflected in the product or service price to the consummer.

Concept: Influences on Producers and Consumers (cont'd.)

Merchandising

1. Students should be able to identify various types of merchandising.
2. Students should be able to recognize the impact of merchandising on personal choice.
3. Students should understand that costs of merchandising are reflected in the product or service price to the consumer.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Credit

1. Students should understand that credit may be a valuable economic resource to satisfy needs and wants.

Types

1. Students will be able to evaluate the various types and sources of credit.

Establishing and Maintaining

1. Students should understand the general conditions and procedures required for establishing and maintaining credit with special awareness that varying legal rights and obligations can be required of debtors and creditors.

Uses

1. Students should recognize the varying conditions for obtaining and using credit.

Costs

1. Students should be aware that the true cost of credit includes increased cost of goods and services, commitment of future income and purchasing decisions, and alternative goods and services that could have been purchased.

Problems

1. Students should be aware of the problems and risks that may face a debtor.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Rights and Responsibilities

1. Students should be able to relate their consumer rights and responsibilities to their experiences within the marketplace.
2. Students should be able to utilize those organizations (both public and private) whose main function is to protect the consumer.

Legislation

1. Students should understand the strategies used to influence consumer legislation.
2. Students should be able to apply consumer laws in the marketplace.

Regulation

1. Students should be able to analyze the functions and powers of protection agencies in relationship to misleading trade practices.

Complaint Handling

1. Students should be able to utilize the procedures for communicating needs, preferences, satisfaction, grievances, and fraud to the business community and proper authorities.

Information

1. Students should be able to evaluate the information available from advertising, labeling and packaging and its influences upon choices within the marketplace.
2. Students should be able to evaluate and utilize information various consumer information sources when making purchasing decisions.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Rights and Responsibilities (cont'd.)

Advocacy

1. Students should be able to evaluate the purposes of consumer interest groups and the effect upon the consumer.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Values and Life-Styles

1. Students should know that individual and family life-styles are a reflection of values, goals and consumer decisions.

Decision-Making

1. Students should understand the factors to be used in a decision-making process.
2. Students should be able to evaluate alternatives and consequences when faced with a consumer decision.
3. Students should understand and be able to analyze the conditions that influence and/or constrain the decision-making processes.

Value Clarification

1. Students should understand personal values.
2. Students should be able to perceive personal values and resources in relation to individual or family short and long-term goals.

Personal Goals/Life-Styles

1. Students should understand that the way resources are used increases the potential for achieving a choice of life-style.
2. Students should understand how consumer behavior is affected by values, goals and life-style.
3. Students should be able to adapt values and goals to changing situations and various stages of the life cycle.

CONSUMER EDUCATION -- ADULT EDUCATION LEVEL PROGRAM OBJECTIVES

Concept: Values and Life-Styles (cont'd.)

Planning and Budgeting

1. The student should develop a plan for the use of resources which is based on values, goals and projected income.
2. The student should understand the role of communication in budgeting and planning family resources.

Environment and Quality of Life

1. The student should clarify personal values regarding environmental problems and the relation between environmental resources and the quality of life.
2. The student should be able to understand the effects of world-wide consumption patterns on the environment and economy.
3. The student should identify future social and ecological costs of limited resources in relation to present economic benefits.